FIFA WORLD CUP CAMPAIGN by VISA GENERAL TERMS AND CONDITIONS

The following terms and conditions ("**Terms and Conditions**") are applicable to the Campaign (as defined below) and you agree to be bound by the Terms and Conditions, as the same may be amended, supplemented, updated, replaced or otherwise varied by OAB from time to time.

1. **DEFINITIONS**

- 1.1. "Campaign Participant" means any person that meets the criteria set forth in clause 3 below.
- 1.2. "Campaign Period" means the period from 20 June 2022 to 20 September 2022.
- 1.3. **"Draw"** means the electronic prize draw operated by OAB on 25 September 2022 with the intent of selecting winners of one the Prizes.
- 1.4. "OAB" means Oman Arab Bank SAOG.
- 1.5. "Prizes" means the First Prize, and the Second Prize, and the Third Prize.
- 1.6. **"Raffle Ticket"** means an electronic entry made onto the Draw electronic system held by OAB entitling its owner to one (1) chance of winning the Draw.
- 1.7. **"Visa Card"** means any debit or credit card issued by OAB which carries the brand "Visa" and can be used on the Visa network.
- 1.8. "Visa Everywhere Lounge" means the Lounge at Mondrian Doha Hotel.
- 1.9. "World Cup" means the FIFA world Cup Qatar 2022.

2. BINDING EFFECT

- 2.1. By joining the Campaign, you acknowledge and agree that the Terms and Conditions, as well as other information regarding the Campaign, are published and may be accessed online at https://www.oman-arabbank.com/home/personal-banking/cards/card-promotions/#promotions and you acknowledge and agree to keep yourself updated with the most up to date and current version.
- 2.2. In addition to these Terms and Conditions, you continue to be subject to (i) the General Terms and Conditions of Account Opening; (ii) OAB Visa Debit Card Terms and Conditions; and (iii) the OAB Visa Credit Card Terms and Conditions, copies of which will be made available to you upon your request.

3. ELIGIBILITY

Any OAB customer is entitled to participate in the Draw if:

- 3.1. They are a holder of a Visa Card; and
- 3.2. They spent ten Omani Rials (OMR 10) using their Visa Card during the Campaign Period.

4. DRAW

- 4.1. On the Draw date, OAB shall execute the draw and identify three (3) winners. The first winner shall receive the First Prize (as defined below), the second the Second Prize (as defined below), and the third the Third Prize (as defined below).
- 4.2. Each ten Omani Rials (OMR 10) spent within the sultanate of Oman shall entitle the Campaign Participant to one (1) Raffle Ticket. Each ten Omani Rials (OMR 10) spent outside the sultanate of Oman shall entitle the Campaign Participant to two (2) Raffle Tickets.

5. PRIZES

5.1. The Prizes shall consist of the following packages:

Package Item	First Prize	Second Prize	Third Prize
A set of two (2) economy class tickets (Oman-Qatar-Oman) for two persons	\square	Ø	V
Airport transfers in Doha		Ø	V
Nights hotel accommodation (5-star) in Doha	3	2	2
Digital prepaid Visa card with USD 100 limit per day	\square	☑	
Entry to one (1) World Cup game with pre-match hospitality for two (2) persons	Quarter Final	Group stage	Group stage
Transportation to/from the stadium	\square		Ø
Guest amenity/gifts of US\$ 400 in value	\square		V
Access to Visa Everywhere Lounge	$\overline{\square}$	\square	V
Visa concierge services at the hotel	Ø	Ø	Ø
Support of Visa event, medical and security staff	V		Ø

- 5.2. The Prizes shall not cover the following:
 - (i) Any meal and/or event and/or activity outside of the scheduled program itinerary;
 - (ii) Hotel incidentals (e.g. phone, mini-bar, laundry etc.); and
 - (iii) Any applicable taxes.

6. INDEMNITY

8.1. OAB shall not be liable for losses, damages, expenses, claims or any other liability whatsoever, whether direct, indirect, consequential, incidental, special or punitive, sustained by the Campaign Participants as a result of the availability, non-availability, maintenance or operation of the Draw system.

7. MISCELLANEOUS

- 7.1. All determinations to be made under the Campaign and/or the Draw shall be made by OAB at its absolute discretion and on the basis its records, and each such determination shall be final, conclusive and binding.
- 7.2. OAB reserves the right, at any time, at its absolute discretion, without notice and without liability whatsoever on its part, to supplement, amend, replace, delete or otherwise vary any of the Terms and Conditions as well as the terms and conditions of any other set of terms and conditions referred to in these Terms and Conditions, and to change, vary, modify, terminate or cancel the Campaign or any of its benefits or features, or otherwise do any other act with respect to the whole or any part of the Campaign.

8. GOVERNING LAW AND DISPUTE RESOLTION

These terms and conditions are governed by the laws of the Sultanate of Oman. Any disputes arising in, out of, or in connection with these Terms and Conditions shall be referred to the competent courts in the Sultanate of Oman.