MCB Mastercard Mauritius Cross-Border Spend Campaign

TERMS AND CONDITIONS

1 Campaign Overview

1.1 The MCB Mastercard Cross-Border Spend Campaign (the "Campaign") is organised by Mastercard in collaboration with The Mauritius Commercial Bank Limited ("MCB") in Mauritius.

1.2 The Campaign rewards eligible MCB Mastercard cardholders for qualifying cross-border spend made during the Campaign Period. By participating, cardholders agree to these Terms and Conditions.

2 Eligibility

2.1 The Campaign is open to any cardholder holding an eligible MCB Mastercard credit or debit card issued by MCB in Mauritius.

2.2 Participating BINs:

- 536895
- 559403
- 533116
- 544541
- 541638
- 527418

2.3 Only transactions made using eligible cards linked to approved MCB BINs qualify.

2.4 Excluded transactions include:

- cash withdrawals
- cash advances
- reversed funds, refunded transactions or disputed transactions
- fraudulent, invalid or suspicious transactions
- cryptocurrency-related, casino transactions and all forms of betting
- transactions made using cards not linked to approved participating BINs
- transactions made by persons under 18 years of age, politically exposed persons, cardholders with late payments or who are subject to recovery procedures with MCB's litigation department as well as customers whose card account(s) is/are in the "collection" process

The exclusions above apply to primary and secondary cards, and cards linked to joint accounts.

3 Campaign Period

The Campaign runs from 1 September to 30 November 2026. Monthly Qualification Periods and the Overall Campaign Period are set out below.

Period	Dates
Month 1	1 Sep 2026 – 30 Sep 2026
Month 2	1 Oct 2026 – 31 Oct 2026
Month 3	1 Nov 2026 – 30 Nov 2026
Overall Campaign	1 Sep 2026 – 30 Nov 2026

SEP 2026

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4 How the Campaign works

4.1 A cardholder shall earn points when using an eligible MCB Mastercard card for qualifying cross-border purchases made in-store or online, including purchases made abroad or on international websites.

4.2 A cardholder shall earn one (1) point upon spending a cumulative amount of MUR 5,500 on eligible cross-border purchases and one (1) additional point for every additional a cumulative amount of MUR 1,500 spent on such purchases.

For example, a cardholder who spends a total of MUR 8,500 on eligible cross-border purchases shall earn three (3) points, calculated as follows:

- MUR 5,500 spent: one (1) point earned
- Next MUR 1,500 spent: one (1) additional point earned
- Next MUR 1,500 spent: one (1) additional point earned
- Total: three (3) points earned

5 Monthly Bank Prizes

5.1 At the end of each Monthly Qualification Period, MCB shall award the following Monthly Bank Prizes:

- First prize: An iPhone 17
- Second prize: A Samsung 55” QLED Smart TV
- Third prize: A Samsung Galaxy Watch 7

5.2 For the purpose of awarding the Monthly Bank Prizes, points shall be calculated solely on qualifying spend made during the applicable Monthly Qualification Period. At the beginning of each new Monthly Qualification Period, all accumulated points and qualifying spend shall reset to zero, with no carryover from the preceding period.

5.3 Monthly winners shall be determined by MCB based on the highest number of points accumulated during the applicable Monthly Qualification Period.

5.4 A cardholder who is awarded a monthly prize shall not be eligible to receive another monthly prize during any subsequent Monthly Qualification Periods of the Campaign. The said cardholder shall, however, remain eligible for the overall campaign prizes, subject to these Terms and Conditions.

6 Grand Campaign Prize

6.1 A Grand Campaign Prize shall be awarded by Mastercard at the end of the Overall Campaign Period.

6.2 Eligibility for the Grand Campaign Prize shall be determined based on the points accumulated and qualifying spend made during the Overall Campaign Period, from 1 September to 30 November 2026.

6.3 The Grand Winner shall be the eligible participant who accumulates the highest number of points during the Overall Campaign Period, as determined from eligible Mastercard transaction data.

6.4 The Grand Winner shall win a premium travel package to one of the following destinations: Cape Town (South Africa), Istanbul (Turkey) or Amboseli (Kenya).

The travel package includes return flights, accommodation, airport transfers, daily meals and a curated selection of entertainment and experiences.

7 Qualifying Transactions

7.1 Eligible transactions are purchases made with an international merchant using an eligible MCB Mastercard card, either in-store at a point-of-sale terminal outside Mauritius or online. Such purchases are referred to as ‘cross-border transactions’.

7.2 Transactions must be successfully authorised, processed and posted to an eligible Mastercard account linked to an MCB participating BIN during the relevant period.

7.3 Mastercard and MCB may exclude any transaction considered fraudulent, invalid, reversed, refunded, disputed or inconsistent with the Campaign.

8 Grand Winner Travel Prize Conditions

8.1 The winner shall be solely responsible for obtaining and maintaining a valid passport, as well as all visas, travel permits, approvals or other travel documentation required for entry into, transit through and exit from the selected destination and any transit countries. The winner shall also be responsible for complying with all applicable immigration, entry, exit and travel requirements.

8.2 Mastercard and MCB shall not be responsible for any fees, costs or expenses incurred by the winner in obtaining or maintaining any required visas, travel permits, approvals or other travel documentation.

8.3 Mastercard and MCB make no representation or warranty that visa applications, passport applications, travel permits or any other travel documentation shall be approved or issued.

8.4 Mastercard and MCB shall not be responsible for any costs, losses, cancellations, delays or changes resulting from a winner’s inability to obtain a visa, passport, permit or any other required travel documentation.

9 General Terms and Liability

9.1 Mastercard may amend, suspend or terminate the Campaign at any time, subject to applicable laws. Mastercard and MCB may disqualify any participant suspected of fraud, abuse, misconduct or activity inconsistent with these Terms and Conditions.

9.2 Personal data and transaction information may be processed by the Bank for campaign administration, winner selection, prize fulfilment and related purposes, in accordance with applicable data protection requirements and the Bank’s Privacy Notice.

9.3 To the fullest extent permitted by applicable laws, Mastercard and MCB shall not be liable for any loss, damage, injury or expense arising from participation in the Campaign, acceptance or use of any prize, technical failures, transaction delays, system interruptions or circumstances outside their reasonable control.

9.4 Prizes are not transferable, refundable, exchangeable or redeemable for cash unless required by applicable laws. Mastercard may substitute a prize with another prize of equal or greater value where necessary.

9.5 This Campaign is subject to all applicable laws and regulatory requirements in Mauritius. Any disputes relating to the Campaign should be directed to MCB in the first instance.