

2018 FIFA World Cup Russia™ Tickets (“Contest”)

Contest Terms and Conditions (“Rules”)

1. Definitions. For the purposes of these Rules:

- (a) “You”, “Your” shall mean the Standard Chartered Visa credit card holder who participates in this Contest; and
- (b) “Us”, “Our” and “We” shall mean Standard Chartered Bank Nigeria Limited.

2. Eligibility

- (a) You must participate in the Contest as a team of 2 persons. Your team will be comprised of You and Your family member or friend (Your “Buddy”).
- (b) To be eligible to participate in the Contest: (i) You must hold Our Visa credit card and spend a minimum of NGN100,000 between March 26, 2018 and April 30, 2018 (Your Buddy does not need to be Our customer or hold Our credit card (ii) You must have a Facebook / Instagram account (it is not mandatory for Your Buddy to have a Facebook account as well); (iii) both You and Your Buddy must be permanently resident in [Nigeria] [at the time of participation and prize issuance]; and (iv) both You and Your Buddy must be at least 18 years of age.
- (c) Our employees and their family members are not eligible to participate in this Contest. We reserve the right to refuse to issue a prize to You and/or Your Buddy, or to demand the immediate return of the prize from You and/or Your Buddy, if We determine either of you to be ineligible to participate in this Contest.

3. Agreement to Rules. By participating in the Contest, both You and Your Buddy agree to be fully and unconditionally bound by these Rules.

4. Contest Period

- (a) The Contest period comprises the Qualifying Period and the Final Voting Period.
- (b) There shall be a total of five (5) Qualifying Periods, with each comprising a Submission Period, an Upload Date and a Preliminary Voting Period as follows:

	Qualifying Period Dates	Submission Period	Upload Date	Preliminary Voting Period
Qualifying Period 1	Monday 26-03-2018	Wednesday 28-03-2018	Friday 30-03-2018	31-03-2018 to 01-04-2018
Qualifying Period 2	02-04-2018	04-04-2018	06-04-2018	07-04-2018 to 08-04-2018
Qualifying Period 3	09-04-2018	11-04-2018	13-04-2018	14-04-2018 to 15-04-2018
Qualifying Period 4	16-04-2018	18-04-2018	20-04-2018	21-04-2018 to 22-04-2018
Qualifying Period 5	23-04-2018	25-04-2018	27-04-2018	28-04-2018 to 29-04-2018

- (c) The Final Voting Period shall be from [9:00am] on [Mon 30-04-2018] to [12noon] on [Fri 04-05-2018].

5. How to Enter / Participate

- (a) You and Your Buddy will be asked to use your creativity to demonstrate your passion and desire to attend the 2018 FIFA World Cup Russia.
- (b) You will be required to upload photos/videos responding to challenges set by us and thereafter tag “Standard Chartered Bank” to each post. Once your uploaded post gets 200 likes on your social media page, We will repost on Our social media page to get a weekly winning team, based on the highest number of “Likes” received.
- (c) One winning team will qualify each week and will thereby be eligible for voting in the final week
- (d) On the final week, We will repost all weekly winners and the two teams with the highest number of “Likes” will be selected to attend the World Cup 2018 in Russia.

- (e) The Selected Entry for each Qualifying Period will be displayed on Our Facebook/ Instagram page by 9.00am on the succeeding business day after the end of the relevant Preliminary Voting Period].
- (f) In the event that there is no entry within the qualifying period, we will reward the 18th and 21st clients that have a total spend of N100,000 during the campaign period

There are no restrictions on the number of entries that You and Your Buddy may submit during the Qualifying Period. However, if You and/or Your Buddy feature in more than one Selected Entry, We reserve the right to substitute all but one of the Selected Entries in which You and/or Your Buddy feature(s) with another Original Entry from the relevant Qualifying Period. The Selected Entry with the most number of "Likes" amongst all the Selected Entries featuring You and/or Your Buddy will be retained.

At the end of all five (5) Qualifying Periods, five (5) Selected Entries will be put to a vote on Facebook / Instagram during the Final Voting Period, at the end of which one Selected Entry will be declared the Winning Entry. The Winning Entry will be determined by the number of "Likes" the Selected Entry receives during the Final Voting Period.

6. Prize

- (a) If Your entry is declared the Winning Entry, You and Your Buddy will receive the following travel package (jointly referred to as the "Prize") to the 2018 FIFA World Cup Russia™, courtesy of Visa:
 - (i) 2 return economy class air tickets of any airline of our choice; and
 - (ii) 4 nights / 5 days accommodation in any hotel/lodging of our choice.
- (b) The Prize does not include:
 - (i) Airport Transfers
 - (ii) Seat Upgrades
 - (iii) Daily expenses
 - (iv) All other activities planned outside the match hospitality package]
- (c) You and Your Buddy's eligibility to receive the Prize is subject to the following conditions:
 - (a) You and Your Buddy will be responsible for processing necessary travel documents required for the trip to Russia.
 - (b) In the event that You and Your buddy are unable to secure Visas for travels, the Prize will be transferred to the runner up team, on terms and conditions to be imposed by Visa.
 - (c) The Prize is non-transferable and non-assignable.
 - (d) Visa may, at its sole discretion, at any time and without prior notice, replace or substitute any component of the Prize with another component of similar value.

7. Your Consents. By participating in this Contest and submitting an Original Entry, You and Your Buddy agree:

- (a) to Our collection, use and disclosure of all data (including personal data) provided by either of you in conjunction with the Contest ("Data"), for the following purposes:
 - (i) Managing and dealing with (including contacting You and/or Your Buddy via call, text message, email and/or postal mail regarding) any matter relating to the management and administration of the Contest; and
 - (ii) Complying with Our internal policies or any applicable law, regulation, guidelines, notices, requests or directions issued by any applicable regulatory or governmental authorities with supervisory authority over Us in any relevant jurisdiction;
- (b) that your Data and Original Entry may be stored in Our database, which may be outside your home territory;
- (c) to grant Us permission to use your Data and Original Entry in our absolute discretion, including but not limited to publishing your Data and Original Entry on Our website, in print materials, radio broadcasts, on our Facebook page and other social media pages, whether for internal or external marketing, publicity, promotional purposes or otherwise;
- (d) that we will not consult You and/or Your buddy or seek your approvals before using your Data and/or Original Entry for any purposes and that neither of you will be entitled to any compensation, royalties or any other payment whatsoever for the usage of your Data and/or Original Entry
- (e) to release Us from any responsibility, liability or claim relating to any losses or injuries (including special, indirect and consequential losses) asserted against Us, our parent companies, affiliates, directors, officers, employees or agents and for any and all losses, damages, rights, claims and actions of any kind resulting from Your participation in the Contest and acceptance or usage of the Prize, including without limitation, personal injury and death;

- (f) to indemnify Us against any losses, claims, demands, liabilities, costs and expenses for personal injury or death, loss, damage to property, breach of any obligations, warranty or representation, intellectual property infringement claims, fines and penalties, which may be imposed on Us or which we may incur arising out of and/or in connection with any of your negligent acts, omissions, fraud, wilful misconduct, or breach of obligations, covenants, representations and warranties by your participation in the Contest; and
 - (g) to release Facebook, Visa and any other Partner/Vendor of Standard Chartered Bank from any or all liability in connection with your participation in this Contest.
8. **Your Representations and Warranties.** By entering this Contest and submitting an Original Entry, You and Your Buddy represent and warrant that:
- (a) you each have the legal right and capacity to enter into the Contest and be bound by the Rules; and
 - (b) your Original Entry is an original work of authorship, and does not violate any third party's proprietary or intellectual property rights.
9. **Governing Law.** These Rules are governed by the Laws of the Federal Republic of Nigeria and both You and Your Buddy agree to submit to the exclusive jurisdiction of the Nigerian Courts.
- 10. General.**
- (a) We reserve the right to revise, cancel, suspend or modify the Contest at Our sole discretion without notice. We reserve the right to disqualify any entrant, to modify these Rules, or any aspect of the Contest as We deem necessary. Our decision on all matters relating to the Contest is final and binding on You and Your Buddy.
 - (b) This Contest is in no way sponsored, endorsed or administered by, or associated with, Facebook.

ORIGINAL ENTRY REQUIREMENTS AND RESTRICTIONS

All Original Entries should be:

1. Your original work;
2. If in a video format, no longer than [59 seconds] long.

All Original Entries must NOT contain, as determined by Us in Our sole discretion, any content that:

1. is obscene, offensive, violent, sexually explicit or suggestive;
2. is derogatory of any ethnic, racial, gender, religious, or age group;
3. promotes the consumption of alcohol, tobacco, drugs or the use of weapons;
4. promotes any political agenda or message;
5. promotes any activities that appear unsafe, illegal or otherwise appear to endanger human life;
6. defames, misrepresents or contains disparaging remarks about any person, company or country;
7. displays or contains any reference to any brand name, brand logo, event name, event logo, national team, federation or club team, player, manager, stadium, country flag, emblem or name of any country;
8. violates any laws or regulations;
9. contains copyrighted materials owned by others;
10. contains footage from any football match;
11. contains any personal data capable of identifying any person, without that person's permission;
12. communicates messages or images inconsistent with the positive images and/or good will to which Standard Chartered Bank, FIFA and Visa wish to associate.