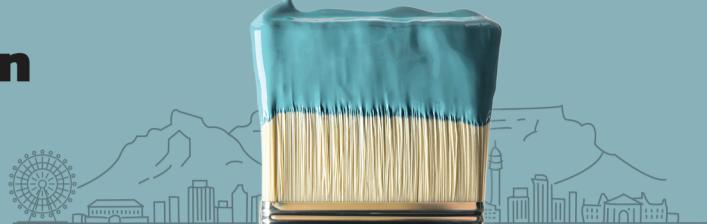


Ou Personal Loan kapav fer ou al Cape Town



Conditions de participation :

1. The Mauritius Commercial Bank Limited (hereinafter referred to as "MCB"), whose registered office is at 9-15, Sir William Newton Street, Port Louis, Republic of Mauritius, proposes this promotional offer, (hereinafter referred to as the "Offer") to which the following Terms and Conditions shall apply.
2. The Offer is valid from 02 February 2026 to 02 May 2026 [both dates inclusive] (hereinafter referred to as the "Promotional Period").
3. A lucky draw will be held on 15 May 2026 to determine three (3) winners.
4. The winners will win the following prizes (hereinafter referred to as the "Prize"):
 - First prize: A trip to South Africa, for two persons, including airfare, accommodation, activities and a pocket money of MUR 50,000
 - Second prize: A television set including a soundbar
 - Third prize: An electric bicycle
5. The winner of the first prize shall select the dates of his/her trip from the available dates provided by the supplier, within the period from June 2026 to the end of November 2026. MCB will finalize all travel arrangements for the winner and the accompanying person within two months prior to departure.
6. The Offer is open to MCB customers of Mauritian nationality, who are residents of Mauritius.
7. One (1) entry will be counted in favor of the customer for each personal loan (unsecured loan) disbursed by MCB in his/her name during the Promotional Period only.
Two (2) entries will be allocated in favor of the customer who has submitted his/her application online during the Promotional Period only.
Customers will participate in the lucky draw subject to the criteria set out in these Terms and Conditions.
8. The recording of the loan proceeds will be done according to the disbursement date of the loan, that is, the date on which loan proceeds are credited to the customer's account.
 - i. Each loans processed and approved before 02 May 2026 and disbursed no later than 04 May 2026 will qualify as one entry for the draw.
9. MCB employees, persons under 18 years of age, politically exposed persons, customers with late commitments or who are subject to recovery procedures with our litigation department as well as customers in the "collection" process, are not eligible for the Offer.
10. Each customer will receive his/her entry number(s) by SMS within one week following disbursement of facility.
11. The draw to determine the winners will take place at the Mauritius Turf Club under the supervision of the Gambling Regulatory Authority (hereinafter referred to as "GRA"). The MCB will subsequently contact the winners by telephone and if unreach, a letter will be sent to the customer's registered postal address available in MCB's database. In case MCB is unable to contact a winner, his/her lottery number will be published in the press.
12. The Prizes cannot be sold, refunded or exchanged.
13. The publication of the name and photo of a winner will only be done subject to the said winner giving his/her prior written consent for this purpose. In the event that MCB has not obtained the consent of the winner, his/her lottery number will therefore be published in the press.
14. The winner of the first prize, as well as the person accompanying him/her, must each have a valid passport and any other relevant travel document(s).
15. MCB cannot be held responsible in the event that a winner cannot avail himself/herself of the Prize for a specific reason, or in the case of a dispute relating to the application of these Terms and Conditions.
16. MCB shall not be held responsible or liable to a winner should the suppliers of the Prize fail to provide the Prize, or for unsatisfactory quality of the Prize, or any related services or any acts or omissions or delays on behalf of third-party partners who may be involved in supplying the Prize.
17. MCB is, under no circumstance, liable to a winner or third party, for any damage, loss, refund, inability from the winner to benefit from the Prize or failure/inability from the third party to provide the Prize.
18. MCB reserves the right to unilaterally review and modify the Terms and Conditions at any time.