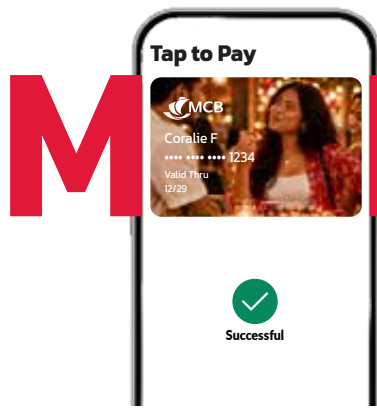




MORE SHARING in every tap

Participation Terms and Conditions :

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 31 October to 31 December 2026 [both dates inclusive], (hereinafter referred to as the "Promotional Period").
3. The Offer is valid only for MCB individual customers (hereinafter referred to as the "Customer") of Mauritian nationality, residing in Mauritius.
4. The Offer is open to MCB cardholders who, during the Promotional Period, make eligible payments using the digital version of any of the following MCB cards: Mastercard debit cards (Standard, Platinum and World), Mastercard credit cards (Primo, Classic and Gold), Visa credit cards (Classic, Gold, Platinum and Signature) and Visa Prepaid cards.

Payments must be made using either the "Tap to Pay" feature on MCB Juice via a smartphone, or Apple Pay via an iPhone or Apple Watch.

5. A lucky draw will be held on 26 January 2027 to designate ten (10) winners. Participation in the lucky draw shall be subject to the eligibility criteria set out in these Terms and Conditions.
6. Each winner will receive MUR 100,000, which will be credited either to the winner's MCB credit digital card or MCB prepaid digital card account used for eligible transactions during the Promotional Period, or to the bank account linked to the MCB debit digital card used for eligible transactions during the Promotional Period (hereinafter referred to as the "Prize").

Each winner shall collect his/her Prize in accordance with MCB's instructions, upon presentation of a valid National Identity Card, and shall sign an acknowledgement of receipt.

7. One (1) entry will be counted in favour of the Customer for each payment he/she makes with an eligible digital card in Mauritius and/or abroad, via a point-of-sale (POS) terminal or online by the means mentioned in clause 4, during the Promotional Period only (hereinafter referred to as an "Eligible Payment").

The total number of transactions made with an eligible MCB digital card during the Promotional Period will be counted to determine the number of entries obtained by the said Customer.

Transactions will be counted at the primary cardholder level. Thus, transactions carried out on secondary digital card(s) will be cumulated to the transactions made by the primary cardholder to determine the total number of transactions made.

Participation in the lucky draw is subject to the criteria outlined in these Terms and Conditions.

8. The recording of transactions carried out in Mauritius, abroad and/or online, will be done according to the authorisation date of each transaction, that is, the date on which the transaction took place.
9. MCB employees, persons under 18 years of age, politically exposed persons, holders of Rupys prepaid cards, American Express® credit cards, Mastercard/Visa Business and Corporate credit cards, Visa Business debit cards, Fleetman cards, cardholders with late payments or who are subject to recovery procedures with our litigation department as well as customers whose card account(s) is/are in the "collection" process, are not eligible for the Offer. This non-eligibility criterion applies to primary and secondary cards, cards linked to joint accounts, and cards linked to MCB employee accounts.
10. Transactions done at automated teller machines (ATMs), at bank counters (any bank), at financial institutions, in casinos, all forms of betting, as well as payments or transactions in cryptocurrency, will not be considered for this Offer.
11. The current or savings account linked to a card must be in good standing and managed appropriately and satisfactorily, at the discretion of MCB. In the event that the account is voluntarily or involuntarily closed, terminated or blocked, for any reason, before, during or after the Promotional Period, MCB reserves the right not to offer the Prize.

Furthermore, any cardholder who has completed qualifying transactions during the Promotional Period but is no longer a client of MCB at the time the draw list is prepared or the Prize is awarded shall be deemed ineligible and shall be excluded from the draw and/or forfeits any entitlement to the Prize.

12. MCB shall not be held responsible for any technical issues that may prevent a Customer from creating and using the digital version of his/her MCB card, thereby hindering their participation in the Offer.
13. Each Customer will be able to consult his/her entry number(s) obtained by calling 202 6060 or visiting an MCB branch, as from 22 January 2027.
14. 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"). MCB will subsequently contact the winners by telephone and if unreached, a letter will be sent to the Customers' postal address available in MCB's database. In case MCB is unable to contact a winner, the lottery winning number of the said winner shall be published in two daily newspapers of wide circulation for two consecutive days within seven days of the draw.
15. MCB may publish or use a winner's name, photo, video or other related material in any selected media, subject to obtaining the winner's prior written consent.
16. The winners will receive their respective Prize as from February 2027.
17. Each winner must claim his/her Prize within six (6) months from the date of the draw, in accordance with the regulations of the GRA in force in Mauritius, failing which the Prize shall be remitted to the National Solidarity Fund.
18. 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.
19. MCB shall, under no circumstances, be held liable or accountable for any claim, dispute, or inability of the winner to benefit from the Prize, nor for any decisions, actions, or omissions of the winner in relation to the Prize, including but not limited to its use, transfer, assignment, or any third-party arrangements made by the winner(s).
20. MCB may, at its sole discretion, exclude any participant from this Offer, if there is any reason to believe that there has been a breach of these present Terms and Conditions, without having to provide any justifications.
21. MCB reserves the right, at its discretion, to withdraw, suspend, cancel, amend or modify the Offer and/or these Terms and Conditions at any time, subject to obtaining the prior consent or approval of the Gambling Regulatory Authority (GRA) where such consent or approval is required by applicable law or regulation. MCB may exercise such right where required by law or regulation, as a result of circumstances beyond its reasonable control, including force majeure events, natural disasters or strikes, or for any other reason which MCB reasonably considers necessary or appropriate. To the fullest extent permitted by law, any such withdrawal, suspension, cancellation, amendment or modification may be effected without prior notice to participants and without liability on the part of MCB.
22. In the event of any disagreement with the above Terms and Conditions, MCB's decision will be final and without appeal.
23. These Terms and Conditions are governed by the laws of Mauritius. Any dispute arising from or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts of Mauritius.