

VISA x Crypto.com COMPETITION TERMS AND CONDITIONS FOR UK USERS

The following terms and conditions relate to the FIFA World Cup Qatar 2022 Competition ("**Competition**"):

Entry conditions

1. Submitting an entry for this Competition shall constitute acceptance of these terms and as a result, each Participant shall enter into an agreement with the Promoter and VISA. Information on how to enter and prizes form part of these terms and conditions.
2. Entry into this Competition is free.
3. In order to be eligible to enter the FIFA World Cup Qatar 2022 Competition a Participant must be:
 - aged 18 years or older at the start of the Competition Period;
 - a current holder of a Ruby Steel (or higher tier) Crypto.com VISA prepaid Card with an active stake for the appropriate card tier ("**Crypto.com VISA Card**") for the duration of the Competition Period; and
 - a resident of the United Kingdom (England, Scotland, and Wales) ("**Jurisdiction**"),
a "**Participant**".
4. One "**Entry**" is entered into the draw when the Crypto.com VISA Card holder:
 - makes 10 transactions with their Crypto.com VISA Card during the Competition Period ("**Transactions**"); and
 - tells us in twenty-five (25) words or less why they should be chosen to go to the World Cup Qatar 2022 by filling in the form available on <https://crypto.com/events/fifa2022-VISA-campaign> ("**Form Response**")
5. The two (2) most original, crypto-savvy and creative Entries will be selected as winners for the Competition.
6. The Transactions must be completed (i.e. funds transferred) between 9:00 UTC on 28 October 2022 and 13:00 UTC on 10 November 2022 ("**Competition Period**"). Entries submitted after the close of the Competition Period will not be accepted or considered. ForisGFS UK Limited ("Crypto.com") shall have the sole and absolute discretion in determining whether the Transactions have been completed during the Competition Period. Transactions made on a Crypto.com VISA Card outside the Competition Period will not be considered.
7. Transactions made on any card other than the Participant's Crypto.com VISA Card will not be considered.
8. Incomplete or illegible entries will be invalid.
9. All entries become the property of the Promoter. The Promoter reserves the right to verify the validity of entries and to disqualify any Participant who is found to have tampered with the entry process or submitted an entry that is not in accordance with these terms and conditions.
10. There is no limit to the number of entries a Crypto.com VISA Debit Card holder can submit for the Competition.

Prizes

11. There are two (2) Prizes in total. The Prizes are as follows:

- one (1) prize for two (2) people over 18 years old at the start of the Competition Period to attend the FIFA World Cup 2022™ finals (Final match and 3rd place match); and
- one (1) prize for two (2) people over 18 years old to attend the FIFA World Cup 2022™ Semi Finals.

each, a “Prize”, and together, the “Prizes”.

12. The Prizes are valued at twenty-six thousand United States Dollars (USD 26,000) or roughly (at the time of publication of these terms and conditions) twenty-four thousand, five hundred Great Britain Pounds (GBP 24,500).

13. Each Prize is a package for two (2) persons over 18 years old at the start of the Competition Period (“Recipients”) to attend the FIFA World Cup Qatar 2022™ which comprises:

- one (1) pair of tickets to the relevant abovementioned match(es);
- one (1) pair of economy class return airfares from London to Qatar on an airline to be nominated by the Promoter, with the return flight scheduled within five (5) days of the first flight;
- a pair of return airport transfers in Qatar to and from the airport/hotel;
- one (1) USD400 digital prepaid VISA card provided to the winning Participant upon arrival in Qatar;
- four (4) nights’ accommodation in a hotel to be nominated by the Promoter; and
- daily breakfast during the four (4) days’ accommodation at the designated area of the hotel nominated by the Promoter. All other meals, events, and/or activities not mentioned including hotel incidentals (phone, mini-bar, laundry), passports, and/or travel visas, and applicable taxes are excluded.

How the winners are chosen

15. The winning entries will be selected by the Promoter on 12 November 2022, and the selection will be based on the originality, crypto-savviness and creative merit of the Form Responses. The most original, crypto-savvy and creative Entries as determined in the sole discretion by the Promoter will be selected to win.

16. The winning Entries will be chosen by a panel comprising duly qualified representatives of the Promoter, as selected by the Promoter in its sole and absolute discretion and a third party independent judge.

17. Any Transactions that are executed through bad practices in the Promoter’s absolute sole determination, including but not limited to wash trades, false trading, or self-dealing, will not be counted towards the Participant’s total Transactions.

18. The duly qualified representatives of the Promoter will have the final decision and no correspondence will be entered into.

19. This Competition is a game of skill only, and chance plays no part in determining winners.

20. The winning entries will be matched to Crypto.com VISA Card holders to establish whether or not ten (10) valid Transactions were made by those persons during the Competition Period.
21. If any of the winning entries are determined to be ineligible, then a new Entry will be chosen on the same terms and conditions as hereunder.

Personal Information and IP

22. By participating in the Competition, each Participant acknowledges having read the Crypto.com Global Marketing Privacy Notice, which is published at <https://crypto.com/privacy/marketing>, and understands that the Promoter will use the personal information provided for the purposes of identity verification, assessing the Participant's eligibility to participate in the Competition, prize draw, ticket issuance, hotel accommodation booking and Prize delivery. The personal information provided may be shared with VISA for the purposes of ticket issuance and hotel booking, with the organizers of the FIFA World Cup Qatar 2022 Competition for the purposes of ticket issuance, and with third parties for the purposes of hotel booking, if selected. When a Participant decides how much information to share with the Promoter, a Participant acknowledges that the Promoter will delete open-ended responses that are impractical or erroneous. In addition, a Participant guarantees that their nominated travel companions who will receive a ticket have acknowledged and agreed for their personal information to be used for the purposes listed above.
23. Winners and their nominated travel companions may be required to provide personal information including proof of identity, date of birth, residence, nationality, passport number, and photo, which may include submitting a copy of his/her passport or similar government-issued identification to the Promoter, FIFA, the Qatar Government, or the hotel. If a Participant does not supply certain personal information, they may not be able to redeem the Prize, if they are selected as a winner.
24. Participant's may contact the Promoter at dpo@crypto.com with regard to any query or complaint in relation to the Promoter's processing of its personal information at any time.

Prize Terms

25. Prizes can only be claimed by winners and their nominated travel companion if both parties are over 18 years of age on 21 October 2022.
26. The Promoter reserves the right to request a Prize winner to provide proof of identity prior to awarding a Prize. Identification considered suitable for verification is at the discretion of the Promoter. If the winner cannot provide the required proof of identification as set out in this condition, he/she forfeits all Prize entitlements, and the Prize will be awarded to the next most creative, crypto-savvy and original Entry submitted.
27. The Promoter reserves the absolute right to disqualify any Participant and/or refuse to award a Prize where, in its absolute discretion, it believes that Participant is in a breach of any of these terms and conditions, and/or the applicable Conditions of Use of his/her Crypto.com VISA Card, or may bring disrepute to the Promoter.
28. The Prizes do not include any stipend or spending money unless specified above. Winners will need to arrange their own transportation to the corresponding departure city for each flight.

29. Neither the Promoter, VISA, their employees nor their agents shall be responsible for any incomplete, lost, late or misdirected entries, including entries that were not received due to any failure of hardware, software, or other computer or technical systems.
30. Winners are responsible for consulting their personal physician regarding any vaccination or inoculations that may be required for travelling to Qatar and obtaining such as required.
31. All alcoholic drinks and all food and beverages not included in the meals pre-arranged by the Promoter will be at the winner's expense.
32. For the avoidance of doubt, the Prizes do not include any accessories or items that may be shown for illustrative purposes on any leaflet, poster or other promotional visual, asset or item.
33. The winner and the winner's travel companion will be required to sign a form to release the Promoter and VISA from and indemnify the Promoter and VISA against, any and all liabilities arising from the use of, or participation in, the Prize.
34. Booking and confirmation of the Prize will be handled on behalf of the Promoter by its nominated travel provider.
35. No changes or alterations to the Prize package by the winner will be permitted. The Prize is non-negotiable, non-transferable and non-refundable.
36. All elements of the Prize shall be provided to the winner and his/her nominated travel companion on an as-is and as-available basis, and the Promoter makes no representations or warranties, whether express or implied, as to any elements of the Prize and its suitability for the winner or the winner's travel companion. The Promoter accepts no liability for any loss or damage howsoever caused, including but not limited to indirect, incidental, special, punitive or consequential loss or damage (with the exception of death or personal injury caused by Promoter's own negligence) suffered or sustained in connection with the Prize.
37. Taxes, levies and surcharges are included in the Prize except where local airport charges are collected at departure. The winner and the winner's nominated travel companion shall be solely responsible for any such applicable taxes.
38. Winners and the winners' travel companions are solely responsible for ensuring they are fit to travel and are in possession of all documentation required to undertake travel. In particular, applying for and obtaining an appropriate visa for travel to Qatar is the responsibility of the Prize winner and all travel visas (Haaya Card) must be approved no later than 7 days prior to departure.
39. Spending money and any other ancillary costs, including but not limited to, any applicable travel insurance and airport departure taxes, not listed in the Prize description above are the responsibility of the winner and his/her nominated travel companion.
40. The Promoter shall not be responsible if, for any reason, any winner or their nominated travel companion is unable to travel or otherwise obtain the benefit of any element of the Prize. Without limiting the generality of the foregoing, the Promoter shall not be responsible where the winner or the winner's travel companion is unable to obtain the benefit of the Prize due to Covid-19 symptoms, testing positive for Covid-19, insufficient vaccination documentation and/or the failure to overcome any Covid-19 related restrictions imposed by third parties.

General Terms

41. Winning entries shall be chosen on 12 November 2022 and the winners shall be announced by 14 November 2022.
42. If a winner cannot be contacted within 3 days of the announcement date, a replacement winner will be chosen on the same terms and conditions as the original draw.
43. The Prizes must be redeemed in accordance with these terms and conditions.
44. The Promoter reserves the right to replace any Prize component with a prize of equivalent value if for any reason any of the Prize components become unavailable.
45. If an act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions, the Promoter will not be liable for any failure to perform or delay in performing its obligations. The Promoter reserves the right to modify, delay, postpone or cancel the Competition in the event of circumstances outside of its reasonable control.
46. All decisions made by the Promoter are final.

Other information about the Competition

47. “VISA” refers to Visa Worldwide Pte Limited.
48. The “Promoter” or “Crypto.com” refers to the entity that provides a Participant with the Crypto.com VISA Card, as follows: ForisGFS UK Limited.
49. Employees of the Promoter, their families and employees of associated agencies are not permitted to enter.
50. If this Competition is not capable of running as planned for any reason that corrupts or affects the administration, security, fairness or proper conduct of the Competition, the Promoter reserves the right in its sole discretion to cancel, terminate, modify, or suspend the Competition, subject to any written directions of any relevant authority. The exercise by the Promoter of any of the foregoing rights will be announced on <https://crypto.com/events/fifa2022-VISA-campaign>, and upon such announcement, all Participants will be deemed duly notified of such occurrence. For the avoidance of doubt, the Promoter shall not be liable for any losses suffered by Participants, potential winners or selected winners of this Competition as a result.
51. Prizes are not transferable, not exchangeable and may not be redeemed for cash. If any winner declines or is unable to accept the Prize as offered, Crypto.com may select another person to take their place at its sole discretion.
52. **THE PROMOTER AND VISA, THEIR RELATED COMPANIES AND THEIR RESPECTIVE OFFICERS, EMPLOYEES, CONTRACTORS AND AGENTS SHALL NOT BE LIABLE FOR ANY LOSS OR CLAIM, ACTION, DEMAND, LIABILITY, DAMAGE, COST, EXPENSE OR PERSONAL INJURY WHATSOEVER (INCLUDING BUT NOT LIMITED TO ANY DIRECT, INDIRECT OR CONSEQUENTIAL LOSS), INCURRED, SUFFERED OR SUSTAINED BY ANY PERSON OR ENTITY (WITHOUT LIMITATION) IN CONNECTION WITH, OR ARISING FROM, THIS COMPETITION OR THE ACCEPTANCE OR USE OF ANY PRIZE OR THE ACTS OR OMISSIONS OF ANY THIRD PARTY, EXCEPT THAT WHICH CANNOT BE EXCLUDED BY LAW (IN WHICH CASE THAT LIABILITY IS LIMITED TO THE MAXIMUM EXTENT ALLOWABLE BY LAW).**
53. These terms shall be governed by the laws of the Participant’s Jurisdiction, as follows:

For Participants in the United Kingdom: These terms shall be governed by and construed in accordance with the laws of England. Any dispute arising out of or in

connection with these terms, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration under the LCIA Rules, which Rules are deemed to be incorporated by reference into this clause. The number of arbitrators shall be one. The seat, or legal place, of arbitration shall be London, England. The language to be used in the arbitral proceedings shall be English.

Except where prohibited by law, the Participant agrees that: (1) ANY DISPUTE, CONTROVERSY OR CLAIM ARISING OUT OF OR RELATING TO THE COMPETITION OR ANY PRIZE AWARDED SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (2) unless both the Participant and the Promoter agree in writing, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of class or representative proceeding; (3) judgment upon any award rendered may be entered in any court having jurisdiction thereof; and (4) any award or judgment shall be subject to all limitations and releases set forth in these terms and conditions and be limited to actual out of pocket damages, and shall not, in any event, include any punitive, exemplary, consequential or incidental damages, legal fees or costs of bringing a claim, or any injunctive or other equitable relief.