

Terms and Conditions for VISA Cashback campaign

Definition

1. **Cashback:** Cashback is a rewards program where customers can earn back a percentage of the money they spend while shopping

General Terms and Conditions:

Duration: Campaign runs from 1st July 2023 to 30th September, 2023

- 1. To be eligible for the Cashback campaign, customer must have SG Ghana visa debit card; Platinum, Gold or Classic card
- 2. Only payments made online or via Point of Sale (POS) terminal will be considered
- 3. Customers will earn cash back rewards when they make payments with their SG Ghana Visa Card
- 4. Customer's account will be credited with the cashback reward on 15th of every month

Mechanics

Local Transactions

- 1. Use your SG Ghana Visa card to make payment worth a minimum of GHS50 (fifty cedis) on POS (both SGGH and other banks) or online locally (e.g. Jiji, fees for schools in Ghana, etc) to earn cash back
- 2. Earn cashback worth 1% capped at GHS1,000.00

International Transactions

- 1. Use your SG Ghana Visa card to make a minimum payment of GHS500 (Five Hundred Cedis) online internationally (e.g., Amazon, schools outside Ghana, etc) to earn cash back.
- 2. Earn cash back worth 1.15%, 1.25% and 1.35% capped at GHS1,000 depending on your card type; Classic, Gold and Platinum respectively.

Exceptions

• Payments made with SG Ghana visa card on third party platforms (e.g., expressPay) are excluded