

## Terms and Conditions - "IFIC Season of Festivals" Campaign 2025

### 1. Campaign Overview

The "IFIC Season of Festivals" campaign is a promotional offer available exclusively to IFIC cardholders in Bangladesh. Eligible participants stand a chance to win exciting prizes by spending through their IFIC card during the campaign period.

### 2. Campaign Duration

The campaign is valid from 13<sup>th</sup> February 2025 to 14<sup>th</sup> April 2025. All transactions before or after this period will not be eligible for the campaign.

### 3. Eligibility

- To participate, the customer must be an IFIC cardholder with an active debit or credit card.
- A minimum of 10 transactions of at least BDT 1,000 or at least USD 10 per transaction is required to qualify for the campaign.

### 4. How to Participate

- The customer can participate by transacting using their IFIC Card (Debit or Credit) during the campaign period.
- Each eligible transaction will earn points.
- Points earned will determine the customer's rank, and the Top 10 ranked cardholders will qualify for prizes.

### 5. Multiple Cards Participation

- If the customer holds more than one IFIC card, they can participate using all of them.
- Points cannot be accumulated across multiple cards; each card will be ranked separately.

### 6. Eligible Transactions

Points will be awarded for the following transactions:

- Domestic face-to-face (POS) or e-commerce transactions.
- International face-to-face (POS) or e-commerce transactions.

### 7. Earning Points

The customer will earn points for each eligible transaction during the campaign:

- 5 Points for each Domestic face-to-face (POS) or e-commerce transaction of BDT 1,000 or more.
- 10 Points for each International face-to-face (POS) or e-commerce transactions of USD 10 or more (or equivalent in other currencies).

## 8. Ineligible Transactions

Transactions that are not eligible for points:

- ATM Withdrawals (Domestic or International).
- Digital wallet/MFS 'add money' transactions.
- Pass-through transactions or fund transfers between cards or accounts.
- EMI transactions.
- Canceled, unsuccessful, or disputed transactions.

## 9. Point Accumulation Limitations

- There is no overall limit to the number of points the customer can accumulate.
- For transactions at the same merchant on the same day, only the first three eligible transactions will earn points.
- No more than 10 eligible transactions will earn points at the same merchant during the campaign period.

## 10. Prizes

The Top 10 cardholders with the highest points will win exciting prizes as follows:

- 1<sup>st</sup> Prize Winner: GoZayaan Travel Gift Card worth 50,000 BDT
- 2<sup>nd</sup> Prize Winner: GoZayaan Travel Gift Card worth 20,000 BDT
- 3<sup>rd</sup> – 5<sup>th</sup> Prize Winner: Open Gift Cards, each worth 5,000 BDT (redeemable in 24 brand options)
- 6<sup>th</sup> – 10<sup>th</sup> Prize Winner: Open Gift Cards, each worth 2,000 BDT (redeemable in 24 brand options)

## 11. Notification of Winners

- If the customer is ranked among the Top 10 cardholders, they will be notified via email or another suitable communication channel.
- The customer must respond to the Bank's communication within 7 days to accept the prize. Failure to do so will disqualify the customer from receiving the prize.

## 12. Prize Acceptance

If the customer does not respond within 7 days after being notified, their prize will be forfeited, and a new winner may be selected.

## 13. Customer Support

For any queries or issues related to this campaign, the customer can contact IFIC customer care at 16255.

\*IFIC Bank PLC reserves the right to modify, suspend, or cancel this promotion at any time without prior notice. By participating in this campaign, the customer agrees to these terms and conditions.