

TERMS AND CONDITIONS

**Online Vouchers promotion**

- (1) The Online Vouchers Raffle Draw Promotion (the "Promotion") is organized and managed by CREAT having its address at PO Box 13612, Jeddah 21414 (the "Promoter"). The Promotion is open to all residents of the Kingdom of Saudi Arabia of the age of 18 years and above, except the following:
- (a) employees (and their families) of the Promoter, its affiliates and subsidiary companies, as well as representatives or agents of the Promoter;
  - (b) employees (and their families) of MoneyGram, its affiliates and subsidiary companies, as well as representatives and agents of MoneyGram;
  - (c) anyone else professionally connected with the Promotion.

Family member referred to in this Terms and Conditions includes but not limited to: spouse, ex- spouse, child or step child (whether natural or by adoption), parent, step parent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, step brother, step sister or first cousin.

- (2) The term of the Promotion is from December 1, 2017 to March 15, 2018 both days included (the "Promotion Period").
- (3) The Promotion is open to all customers who send money through MoneyGram to Morocco, Lebanon and/or Jordan during the Promotion Period at the locations of the National Commercial Bank and Bank Al Jazeera ("Participating Agent(s)") in the Kingdom of Saudi Arabia ("Participating Locations"). No minimum amount required (the "Qualifying Transaction"). Any transaction refunded for regulatory reasons or otherwise will not be considered a Qualifying Transaction.
- (4) A total of one hundred fifty (150) winners will be chosen via monthly electronic draws based on the special reference number ("Promotion Reference Number(s)") associated with the Qualifying Transaction. The Promotion Reference Numbers will be created by encryption of the actual reference number of the Qualifying Transaction conducted by a customer.
- (5) The monthly electronic draw will be organized by the Promoter. Each month forty (50) winners will be randomly selected as per the below chart:

Monthly Draw Date	Number of winners
15 <sup>th</sup> January 2018	50 winners
15 <sup>th</sup> February 2018	50 winners
15 <sup>th</sup> March 2018	50 winners

- (6) Each winner will receive an amount of three hundred Saudi riyals (SAR 300) worth voucher issued by Souq.com.
- (7) The winners will be notified by mobile telephone number individually within seven (7) days after the relevant weekly draw has been conducted. All reasonable attempts will be made to contact the winners, but if this cannot be achieved within seven (7) days, the Promoter reserves the right to withdraw the prize entitlement and award the prize to an alternative winner selected at the same time as the original winner.
- (8) For the avoidance of doubt, any customer can only win once during the entire Promotion Period.
- (9) Winners will redeem the coupons by visiting a website dedicated to the campaign, the website address will be only communicated to the winners alone
- (10) The vouchers cannot be exchanged for money or any other gift.

## **SUBJECT TO LEGAL REVIEW**

- (11) If any winner is subsequently found not eligible to participate in this Promotion, the Promoter may at its sole discretion forfeit or reclaim the Promocode or dispose of the same in such manner and to such person as it deems fit.
- (12) The Promoter's decision in all matters to do with the promotion is final and no correspondence will be entered into.
- (13) The customers may be required to take part in publicity related to the Promotion including having his or her photograph taken and his or her name, nationality and country of residence being disclosed.
- (14) The Promotion does not constitute an endorsement or recommendation of the products or services being offered.
- (15) By entering the Promotion, all participants will be deemed to have accepted and be bound by these terms and conditions, which shall be interpreted by the Promoter at their sole discretion.
- (16) Decisions made by the Promoter in all matters to do with the Promotion are final and no correspondence will be entered into.
- (17) Customers who do not wish to take part in this Promotion may either communicate the same to the Promoter or decline to use the Promocodes.
- (18) Neither the Promoter nor any other person or party associated with the Promotion shall be liable for any loss nor damage (including but not limited to indirect or consequential loss or damage) suffered or sustained in connection with either participation in this Promotion or with the prizes offered.
- (19) The Promoter disclaims any warranty or representation in relation to any item purchased using the Promocode and shall not be responsible for the proper functioning of the prizes or any defect, loss or injury resulting from the use of such items.
- (20) The Promoter reserves the right to amend these terms and conditions or to cancel, alter or amend the competition at any stage if deemed necessary in its opinion or if circumstances arise outside of its control. These terms and conditions shall be subject to the laws of the Kingdom of Saudi Arabia.
- (21) Any transaction conducted on Souq.com shall be subject to the terms and conditions applicable thereto for which the Promoter shall not be liable.
- (22) These Terms and Conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.