

“Airtime with MoneyGram” Mauritius to India 2017 Promotion

TERMS AND CONDITIONS

1. The Airtime with MoneyGram Mauritius to **India** 2017 Promotion (the “Promotion”) is organized and managed in Mauritius by CREAD & Co Ltd having its address at Beau Bassin, Mauritius (the “Promoter”). The Promotion is open to all residents of Mauritius aged 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, defacto 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 20th November 2017 until stock lasts (the “Promotion Period”).
3. The Promotion is open to customers who send money from Mauritius to **Indian bank accounts** through MoneyGram at any location offering the MoneyGram services during the Promotion Period. No minimum transaction amount is required (the “Qualifying Transaction”).
4. Any customer who conducts a Qualifying Transaction during the Promotion Period will automatically receive airtime worth fifty Rupees (Rs 50, including VAT) while stock lasts, being (the “Gift”) for every Qualifying Transaction conducted. The Promoter will either credit the airtime into the mobile number from which the Qualifying Transaction was made or supply airtime scratch cards worth same amount to the person making the transaction.
5. The Gift is valid for only 3 months from the date the Qualifying Transaction was conducted (inclusive) and can be transferred to another mobile number (at the own discretion of the customer).
6. If any customer is subsequently found not eligible to participate in this Promotion, the Promoter may at its sole discretion take any action that it deems fit including but not limited to recalling the Gift.
7. The Promoter’s decision in all matters to do with the promotion is final and no correspondence will be entered.
8. Customers who do not wish to take part in the Promotion may decline to receive the Gift.
9. The Gift will be awarded as described within the Promotion and is not convertible to cash.
10. The customers shall be responsible for tax liability where applicable.
11. 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.

12. The Promoter reserves the right to amend these terms and conditions or to cancel, alter or amend the Promotion 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 Mauritius.
13. Neither the Promoter nor any other person nor party associated with the Promotion shall be liable for any loss or 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 Gift offered.
14. These Terms and Conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.