

## **Terms and Conditions: Berhan Bank Mastercard Cross-Border Campaign**

Welcome to the Berhan Bank Mastercard Cross-Border Campaign (the "Campaign"). By participating in this Campaign, eligible cardholders agree to be bound by the following Terms and Conditions.

### **1. Campaign Period**

The Campaign will run from **June 15, 2026, to September 14, 2026** (inclusive), hereafter referred to as the "Campaign Period." Transactions made before or after these dates will not qualify for the lucky draw.

### **2. Eligibility**

To participate in this Campaign, individuals must meet the following criteria:

- Must be a legal resident of Ethiopia.
- Must hold a valid, active **MasterCard issued by Berhan Bank** based in Ethiopia.
- The account associated with the card must be in good standing (not blocked, suspended, or delinquent) throughout the Campaign Period and up to the time of prize distribution.

### **3. Qualifying Transactions & Criteria**

Participants must use their eligible Berhan Bank Mastercard to make cross-border purchases during the Campaign Period.

- **Applicable Transactions:** Only valid cross-border transactions will qualify. This includes:
  - **Online (E-Commerce):** International online payments made from anywhere (e.g., shopping websites, online streaming, digital services).
  - **Offline (In-Person):** Physical point-of-sale (POS) transactions at retail stores and shops outside of Ethiopia.
- **Minimum Spend Threshold:** Participants must spend a cumulative total of **\$75 USD or more** (or its currency equivalent) during the Campaign Period to qualify for the initial draw.
- **Transaction Volume:** There are no restrictions or limits on the number of transactions used to reach the \$75 threshold. It can be achieved through a single transaction or multiple transactions combined.
- **Disqualification:** Any customer whose cumulative cross-border spend is less than \$75 during the Campaign Period will not be qualified for the prizes.

#### 4. How the Draw Works (Bonus Entries)

The Campaign is designed to reward higher utilization of Berhan Bank Mastercards.

- **Base Entry:** Reaching the initial threshold of **\$75** earns the cardholder one (1) entry into the prize draw.
- **Bonus Entries:** Every additional **\$50** spent beyond the initial \$75 threshold will automatically earn the cardholder one (1) additional bonus entry.
- **Winning Logic:** There is no cap on the number of bonus entries a cardholder can accumulate. The higher the total amount spent, the more entries earned, and the higher the chances of winning.

#### 5. Campaign Prizes and Rewards

Eligible participants stand a chance to win from an elite selection of luxury rewards, divided into the following categories:

Prize Category	Description
The Grand Escape	Premium Trip Gift Vouchers to elite global destinations.
Home Entertainment	85” Smart TVs to bring world-class entertainment into your living room.
The Executive Tech	The brand-new iPhone 17 Smart Watches

#### 6. General Conditions

- Prizes are non-transferable, non-refundable, and cannot be exchanged for cash or other alternatives.
- Berhan Bank reserves the right to verify the validity of transactions and the identity of the participants before awarding any prize. Cancelled, reversed, or fraudulent transactions will be disqualified.
- Winners will be selected via a randomized draw system and will be contacted directly by Berhan Bank through official communication channels.
- Berhan Bank reserves the right to amend, suspend, or terminate this Campaign or its Terms and Conditions at any time with prior notice, subject to regulatory approvals.