

‘Win USD6,000 in Travel Vouchers’ Prize Draw Competition Terms and Conditions

Eligibility and how to enter

1. The ‘Win USD6,000 in Travel Vouchers’ Prize Draw Competition (the "Competition") starts on Monday, 14 September 2026 at 12:01am and ends on Sunday, 11 October 2026 at 11.59pm ("Competition Period"). The draw will take place on 30 October 2026 ("**Draw Date**").
2. To be eligible Entrants must:
 - (a) Be aged 18 or above and a resident of Australia or New Zealand, and
 - (b) Hold a valid personal Visa debit or credit card(s) from a participating Visa card issuer in Australia and/or New Zealand ("**Eligible Card**"). Corporate, commercial and business cards are not Eligible Cards, and
 - (c) Register for the Competition by completing all required information on the online registration form available at <https://www.visa.com.au/promotions/fiji-spendandwin.html> and successfully submitting the registration form during the Competition Period. Each Eligible Card must be registered separately, and
 - (d) Make an Eligible Purchase using a registered Eligible Card during the Competition Period. A transaction is treated as made when authorised by the merchant during the Competition Period, provided it is posted to the Eligible Card account no later than 18 October 2026. A pending transaction that is not posted by that date does not qualify.
3. In these Terms and Conditions:

Eligible Card – Entrants must register each Eligible Card separately. If a winner’s Eligible Card is closed for any reason up until the Draw Date, that winner’s Prize will be forfeited.

Each Eligible Purchase made using a registered Eligible Card will earn one (1) entry into the draw. There is no limit to the number of entries.

Eligible Purchase – An “Eligible Purchase” means a *bona fide* purchase of goods or services in Fiji made using an Eligible Card and excludes:

- balance transfers
- cash transfers
- cash advances
- interest, fees and charges
- BPAY
- refunded, reversed, disputed or fraudulent transactions and
- any other transaction that the Promoter reasonably determines is not a genuine retail purchase.

Multiple purchases in a single transaction constitutes one Eligible Purchase.

Entrant – An “Entrant” is a person who satisfies the eligibility requirements set out in these Terms and Conditions and submits a valid entry into the Competition.

Prize – The “Prize” consists of a Travel Voucher valued at US\$2,000. A total of three (3) Prizes are available to be won during the Competition.

Travel Voucher – A “Travel Voucher” is a Gift card with value of US\$2,000, or the Australian or New Zealand-dollar equivalent calculated by the Promoter at its prevailing exchange rate on the date of issue. It is supplied by online travel agency [Webjet Group] and is subject to the supplier’s terms and conditions, including its validity and expiry period, permitted booking channels and destinations, travel, redemption, booking, amendment, expiry, and cancellation requirements. Any amount above the Travel Voucher value, and all passports, visas, insurance, taxes, fees, transfers, meals and incidental expenses not expressly included, are the winner’s responsibility.

Promoter – Visa Worldwide Pte. Limited. Competition enquiries may be directed to <https://www.visa.com.sg/contact-us.html>.

Entrant’s obligations

4. Entry into the Competition is acceptance of these Terms and Conditions. If there is any inconsistency between these Terms and Conditions and any other published material, these Terms and Conditions will prevail.
5. Unless otherwise stated, entry is free.
6. Employees, officers and contractors of the Promoter, participating card issuers, agencies, prize suppliers and other persons involved in administering the Competition, and their immediate family members, are not eligible to enter.
7. By registering for this Competition, Entrants agree to receive communications in relation to the Competition and to be contacted by the Promoter in relation to the Competition.

Prize draw

8. The Prize draw will take place at 4pm on the Draw Date at Suva, Fiji. The Promoter, or an independent draw administrator appointed by the Promoter, will randomly use a reputable computerised random-draw platform to select three entries at random from all valid entries from all eligible entries. The draw process will be recorded or documented sufficiently to permit verification. Three valid entries will be selected as the provisional winners, subject to verification of eligibility and compliance with these Terms and Conditions. The Promoter will contact each provisional winner using the contact details provided in the registration form. A provisional winner must respond within five (5) business days after the Promoter’s first notification, provide the information reasonably required to verify eligibility and the relevant transaction, and accept the Prize. If the provisional winner(s) cannot be contacted within the period specified by the Promoter, does not accept or the provisional winner(s) fails to respond within that period, does not provide any information reasonably required for verification, declines the Prize or is otherwise found to be ineligible, that Prize will be

forfeited by that provisional winner and the Promoter will conduct a further random draw from the remaining valid entries. The Promoter will deliver or arrange delivery of each Prize within twenty (20) business days after verification and acceptance, subject to the supplier of the Travel Vouchers' issue process. This process may be repeated until all Prizes are awarded. Winners are responsible for complying with any terms and conditions issued by the supplier of a Prize and the Promoter makes no representation or warranty regarding the Travel Voucher or any services provided by the supplier of the Travel Voucher.

9. The Prize is not transferable, exchangeable or redeemable for cash except as determined by the Promoter. If for any reason the Prize becomes unavailable, the Promoter may substitute an alternative equivalent Prize without notice.
10. The Promoter may suspend, modify, extend or cancel the Competition only where circumstances beyond its reasonable control materially affect the fairness, integrity, security or lawful operation of the Competition. Any action will be subject to applicable law, will preserve valid entries and accrued rights so far as reasonably practicable, and will be notified through the Competition website as soon as reasonably practicable.
11. Incomplete or indecipherable entries will be deemed invalid.
12. The Promoter may verify the validity of entries and Entrants, including identity, age, residence, Eligible Card status and proof of an Eligible Purchase. The Promoter may disqualify an Entrant or entry where it reasonably determines that these Terms and Conditions have been breached, the entry process or draw has been tampered with, an automated or bulk-entry method has been used, a transaction has been split or manipulated to generate entries, or unlawful, fraudulent or improper conduct has occurred. Refunded, reversed, disputed, chargeback or fraudulent transactions are invalid and any associated entries will be removed. The Promoter's failure to enforce a right does not waive that right.
13. If there is a dispute as to the identity of an Entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the Entrant.
14. Any cost associated with accessing the Competition website is the Entrant's responsibility. To the maximum extent permitted by law, the Promoter is not liable for loss or damage arising from participation in the Competition or use of the Prize. Nothing in these Terms and Conditions excludes, restricts or modifies any right, remedy, guarantee, warranty or liability that cannot lawfully be excluded, restricted or modified.
15. A winner may be invited to participate in reasonable publicity relating to the Competition. Any use of the winner's name, image, voice, film or recording for promotional purposes requires the winner's separate consent and will be limited to Competition-related publicity, the media and territories specified in that consent, and a period not exceeding twelve (12) months after the Draw Date. No additional payment is payable for an agreed use.

16. The decision of the Promoter regarding any aspect of the Competition, including entry into the draw and the result of the draw is final and binding and no correspondence will be entered into.

Successful winner obligations

17. The successful winner agrees to be identified by name, with their name published on Visa's website.
18. If you are selected to receive a Prize, you may be required to:
- a) enter into further agreements with the Promoter and/or external providers to facilitate delivery of the Prize; and/or
 - b) provide additional information to the Promoter and/or external providers to facilitate delivery of the Prize.

Any such requirements will be discussed with you on a case-by-case basis.

Privacy clause

19. The Promoter collects the personal information submitted through the registration form, information relating to Eligible Cards and Eligible Purchases, and information provided for winner verification and Prize delivery for the purposes of administering the Competition, validating entries, conducting the draw, contacting and verifying winners, awarding and delivering Prizes, preventing fraud, resolving disputes and complying with law.
20. The Promoter may disclose that personal information to its related entities, participating card issuers, agencies, draw administrators, technology and hosting providers, professional advisers, regulators and prize suppliers where reasonably necessary for those purposes. Recipients may be located outside Fiji, Australia, New Zealand and Singapore. The Promoter will retain the information only for as long as reasonably necessary for those purposes and as required by law. Entrants may request access to or correction of their personal information, or make a privacy enquiry, using the contact details in [Visa's Privacy Notice](#). Competition communications are necessary to administer an entry; any direct marketing requires separate consent and may be opted out of at any time for the purposes of administering and conducting the Competition, verifying eligibility, contacting winners and awarding Prizes.
21. The Promoter may disclose such personal information to third parties, including agents, contractors, service providers and prize suppliers, as required for fulfilment, delivery and arrangement of the Prize. Entry is conditional on providing this personal information. The Promoter will also use and handle personal information as set out in the [Visa Privacy Notice](#).

Liability exclusions: When we are not legally responsible

22. To the maximum extent permitted by law, neither the Promoter nor another party associated with the Competition is liable for indirect or consequential loss arising from the Competition or the Prize. This limitation does not apply to liability arising from a party's

negligence, fraud or wilful misconduct or to any liability or consumer right that cannot lawfully be excluded or limited.

23. Where goods or services, (including the Prize,) are supplied by third parties, the Promoter does not warrant the quality of those goods or services or their suitability for an Entrant's particular circumstances. To the extent permitted by law, the Promoter excludes liability for any loss suffered as a result of the use of those goods or services (including the Prize).
24. The Prize is supplied by a third party. The Promoter is acting solely as the organiser and promoter of the Competition and, to the extent permitted by law, has no liability whatsoever in relation to the redemption, availability, cancellation, alteration or performance of the Travel Voucher or any travel services. Once the Prize has been awarded to the winners, all responsibility for the provision of the Travel Voucher and associated travel services rests with the supplier of the Travel Voucher and the relevant third-party service providers. Any complaint, claim or dispute relating to the Prize must be addressed directly to the supplier of the Travel Voucher.

Other conditions

25. The Promoter may amend, extend, suspend or cancel the Competition or these Terms and Conditions only in accordance with clause 10. The Promoter will not make a change that retrospectively disadvantages an Entrant in respect of a valid entry, except where reasonably necessary to comply with law or protect the fairness, integrity or security of the Competition.
26. These Terms and Conditions are governed by the laws of Fiji.
27. Any dispute arising out of or in connection with the Competition shall be subject to the exclusive jurisdiction of the courts of Fiji.