1 – 30 SEP 2026

[Campaign Benefits] Use your eligible Visa card with Google Pay and receive Rs.7,500 cashback (the "Campaign"). This Campaign will be led and carried out by Visa Worldwide Pte. Limited ("Visa").

1. To be eligible for the cashback of Rs.7,500, the cardholder must complete a cumulative qualifying spend of Rs.15,000 or more using Google Pay, with an Eligible Card (defined in article 5 below) during the Campaign Period (defined in article 3 below) (the "**Specified Criteria**")**.** Only transactions that meet the Specified Criteria shall be considered as qualifying spend. You agree that Visa Worldwide shall have the sole and absolute discretion in determining whether any transactions fulfil the Specified Criteria.

2. Qualifying transactions are limited to successful domestic and international transactions, and include both in-store and online transactions.

3. The promotion is valid from **1 to 30 September 2026** (the "Campaign Period"). Only transactions made between 00:00 Sri Lanka Standard Time (SLST, GMT+5:30) on 1 September 2026 and 23:59 SLST on 30 September 2026 (both dates inclusive) will be considered eligible for cashback. Transactions outside this period will not qualify.

4. The maximum total cashback per cardholder, for each Participating Issuer, during this campaign period (defined in article 3) is Rs.7,500.

5. An "eligible Visa Card" for the purposes of this Campaign, refers to Visa cards issued by Sri Lanka issuers as identified and/or listed under this Campaign (each, a "**Participating Issuer").**

6. Cashback details will be displayed in your statement as follows. However, depending on the card issuer, it may vary.

   Name: VisaGooglePayCashback

7. For the purposes of this Campaign, an "Eligible Card" means a Visa-branded card issued in Sri Lanka by the participating issuers (identified and/or listed under this Campaign) that is registered for use with Google Pay or Fitbit on a supported form factor (including smartphones and wearable devices). Transactions made using an Eligible Card via Google Pay or Fitbit are eligible. Transactions made using physical (plastic) Visa cards or through non-Visa payment methods are not eligible.

8. Transactions that take longer to process may not be counted as eligible transactions. If the transaction data sent from the Visa merchant is inaccurate, Google Pay usage may not be correctly reflected.

9. Cashback from an eligible transaction will be credited to the same Eligible Card account in the local currency where the Eligible Card was issued, up to 30 days after the eligible transaction settlement is processed by VisaNet. Depending on the type of card and cashback timing, you may not be able to withdraw the cashback amount as cash. The following cases may result in cashback delays:

- Payment at new stores, new Visa merchants, or new terminals
- Inaccurate transaction data sent from Visa merchants

10. Cashback may not be awarded if:

- The Eligible Card is canceled, or your membership is suspended at the time of cashback
- The card number at the time of usage is changed at the time of cashback
- Incomplete account details, card usage restrictions, or other reasons preventing cashback at the time of cashback
- Your card issuer determines the transaction with your card is fraudulent
- You use your Visa card for the transactions of goods and services that are not eligible for the cashback.

11. Cashback may affect loyalty points awarded by the card issuer. Additionally, withdrawal fees may apply when refunding from the bank subject to the applicable fees set out by the relevant Visa card issuer.

12. The cashback rights are for the Visa cardholder only and cannot be transferred to any third parties.

13. Visa is not responsible for any inability to use Google Pay due to natural disasters, communications outages, or circumstances of the participating Visa merchant.

14. By participating in this Campaign, you acknowledge and agree that Visa Worldwide, and service providers acting on Visa Worldwide’s behalf, may collect, use, process and share your personal data for the purposes of (a) administering, operating and

managing the Campaign; (b) verifying your eligibility for the Campaign, including validating qualifying transactions and reconciling cashback fulfilment; (c) detecting, investigating and preventing fraud, abuse, misuse, violations of these Terms and other suspicious or illegal activity in connection with the Campaign; (d) complying with applicable laws; and (e) such other Everyday Business Purposes as further described in Visa's Global Privacy Notice (available at https://visa.com/privacy). Such personal data may include your name, eligible Visa card number or other card or account identifier, transaction data, and any other personal data reasonably required for the foregoing purposes. Your personal data may be disclosed to Visa affiliates, payment processing and campaign administration vendors, and regulators, auditors, courts, or competent authorities where required or permitted by applicable law.

15. Your personal data may be processed in countries where Visa operates in, which may differ from your country of residence, and have different laws and requirements about privacy from your country of residence. However, Visa will take steps required under applicable law to protect such data, including implementing appropriate contractual, organisational, or other safeguards where required in accordance with applicable laws and as further described in Visa's Global Privacy Notice. For more information on how Visa collects and protects your personal data, please review our Global Privacy Notice.
16. For more information on the handling of personal information and inquiries regarding personal information in this Campaign, please refer to the "Global Privacy Notice" and "Privacy Policy" on Visa website: https://www.visa.com/legal/global-privacy-notice.html
17. For all inquiries regarding this campaign, please refer to Visa's contact page for support, accessible via the "Contact Us" link in the footer of https://my.visa.com/