



Participation Terms and Conditions

1. The Mauritius Commercial Bank Limited (hereinafter referred to as "MCB"), whose registered office is at 9-15, Sir William Newton Street, Port Louis, Republic of Mauritius, proposes this promotional offer, (hereinafter referred to as the "Offer") to which the following Terms and Conditions shall apply.
2. The Offer is valid from 15 November 2025 to 31 January 2026 [both dates inclusive], (hereinafter referred to as the "Promotional Period").
3. The Offer is valid only for MCB individual customers (hereinafter referred to as the "Customer") of Mauritian nationality, residing in Mauritius.
4. The Offer is open to:
 - (i) MCB cardholders holding any the following cards: Mastercard debit cards (Standard, Platinum and World), Mastercard credit cards (Primo, Classic and Gold), Visa credit cards (Classic, Gold, Platinum and Signature), Visa prepaid cards and American Express® credit cards (Green and Gold), and
 - (ii) Users of the MCB Juice app who pay via the "Scan to pay", "Select a merchant" and "Tap to Pay" functionalities.
5. Cards refer to both the physical cards and the digital versions created on MCB Juice.
6. A lucky draw will be held on 18 February 2026 to designate eight (8) winners. Participation in the lucky draw shall be subject to the eligibility criteria set out in these Terms and Conditions.
7. The first winner will receive MUR 500,000 credited to his/her MCB credit or prepaid card (hereinafter referred to as the "Star Prize"). Each of the next two winners will receive MUR 250,000 credited to their respective MCB credit or prepaid card (hereinafter referred to as the "Second Prize"). Each of the remaining five winners will receive MUR 100,000 credited to their respective MCB credit or prepaid card (hereinafter referred to as the "Third Prize"). The Star Prize, Second Prize and Third Prize are hereinafter collectively referred to as the "Prizes".
8. In the event that a winner does not hold an MCB credit or prepaid card, the Prize will be credited to a MUR prepaid card issued by MCB and offered to the said winner. The winner shall be required to provide the necessary documents for the card application.
9. One (1) entry will be counted in favour of the Customer for each payment he/she makes in Mauritius and/or abroad, by the means specified in clause 4, during the Promotional Period only (hereinafter referred to as an "Eligible Payment"). The total number of transactions effected during the Promotional Period will be counted to determine the number of entries obtained by the said Customer. Card transactions will be counted at the primary cardholder level. Thus, transactions carried out on the secondary cards shall be cumulated with the transactions made by the primary cardholder to determine the Customer's total number of transactions. Payments made via the "Scan to pay" and "Select a merchant" functionalities on MCB Juice shall be counted at the level of the registered user.
10. The recording of transactions carried out in Mauritius and/or abroad, will be done according to the authorisation date of each transaction, that is, the date on which the transaction took place.
11. MCB employees, persons under 18 years of age, politically exposed persons, holders of Rupys prepaid cards, Mastercard/Visa Business and Corporate credit cards, Visa Business debit cards, Fleetman cards, cardholders with late payments or who are subject to recovery procedures with our litigation department as well as customers whose card account(s) is/are in the "collection" process, are not eligible for the Offer. This non-eligibility criterion applies to primary and secondary cards, cards linked to joint accounts, and cards linked to MCB employee accounts.
12. Transactions done at automated teller machines (ATMs), at bank counters (any bank), at financial institutions, in casinos, all forms of betting, as well as payments or transactions in cryptocurrency, will not be considered for this Offer.
13. The current or savings account linked to a card must be in good standing and managed appropriately and satisfactorily, at the discretion of MCB. In the event that the account is voluntarily or involuntarily closed, terminated or blocked, for any reason, before, during or after the Promotional Period, MCB reserves the right not to offer the Prize.
14. Each Customer will be able to consult his/her entry number(s) obtained, by calling 202 6060 or by visiting an MCB branch, as from 13 February 2026.
15. The draw to determine the winners will take place at the Mauritius Turf Club under the supervision of the Gambling Regulatory Authority (hereinafter referred to as "GRA"). MCB will subsequently contact the winners by telephone and if unreached, a letter will be sent to their postal address available in MCB's database. In case MCB is unable to contact a winner, the lottery number of the said winner will be published in the press.
16. The publication of the name and photo of a winner shall only be done subject to the said winner giving his/her prior written consent for this purpose. In the event that MCB has not obtained the consent of the winner, his/her lottery number shall therefore be published in the press.
17. The winners will receive their Prize by March 2026.
18. Each winner must claim his/her prize within six (6) months from the date of the draw, in accordance with the regulations of the GRA in force in Mauritius, failing which the Prize(s) shall be remitted to the National Solidarity Fund.
19. MCB shall not be held liable for any technical issues preventing a Customer from accessing the new MCB Juice application and thereby hindering participation in the Offer.
20. MCB cannot be held responsible in the event that a winner cannot avail himself/herself of the Prize for a specific reason, or in the case of a dispute relating to the application of these Terms and Conditions.
21. MCB may, at its sole discretion, exclude any participant from this Offer, if there is any reason to believe that there has been a breach of these present Terms and Conditions, without having to provide any justifications.
22. MCB reserves the right to unilaterally withdraw or cancel the Offer, and to review or modify the present Terms and Conditions of the Offer, subject to the consent of the GRA, at any point in time for whatever reason without incurring any liability, and without giving prior notice to the participants.
23. MCB may cancel or amend this Offer at any time if required by law or due to circumstances beyond its control, such as natural disasters, strikes, or other force majeure events.
24. In the event of any disagreement with the above Terms and Conditions, MCB's decision will be final and without appeal.
25. These Terms and Conditions are governed by the laws of Mauritius. Any dispute arising from or in connection with this Offer shall be subject to the exclusive jurisdiction of the courts of Mauritius.