



SPECIAL CONDITIONS

FOR THE PARTICIPATION IN THE
SURPRIZE REWARDS PROGRAMME



just for you





surprize is a rewards programme developed by Visa Card Services SA which offers benefits. By using the credit card or PrePaid card, surprize points can be collected and redeemed for rewards on the corresponding platform. Furthermore, the participant can benefit from special offers.

These special conditions supplement/amend the "Conditions for the use of credit cards and PrePaid cards issued by Visa Card Services SA". They apply to the surprize rewards programme and govern the participation in this programme.

1. Definitions

Viseca	Viseca Card Services SA, P.O. Box 7007, Hagenholzstrasse 56, 8050 Zurich.
surprise	A rewards programme developed by Viseca. When using the credit card or PrePaid card, surprise points are collected and can be used to purchase rewards. Additionally, the cardholder can benefit from offers.
Participants	Holders of Viseca credit cards and PrePaid cards eligible for participation (holder of the primary card). Different conditions apply for holders of additional cards (see section 9 below). Holders of company cards are not eligible for participation.
surprise points	Points that are credited to the participant's surprise account when using credit cards and PrePaid cards eligible for participation.
surprise account	Shows the surprise point balance of the participant and other details.
Rewards/offers	Rewards include, for example, vouchers or products which the participants can purchase on the platform. Offers include, for example, discounts or promotions that are offered to participants by suitable means.
surprise partners	Companies at which participants can redeem rewards and benefit from offers. An updated list of surprise partners is published on the platform.
Platform	Platform for surprise, which is provided and maintained by Viseca. After registering on the platform, the participant can access his/her personal surprise account and the offers and redeem surprise points for rewards. The platform can be provided as a website and/or an app.

2. Participation

Automatic participation

All private individuals who hold credit cards or PrePaid cards issued by Visa that are eligible for participation automatically participate in the rewards programme. Visa reserves the right to expand or restrict the circle of eligible participants at any time.

Cards eligible for participation

The card types eligible for participation in the rewards programme can be viewed or queried at Visa at any time.

Waiving

If a cardholder wants to waive participation in the rewards programme, he/she shall inform Visa about this in writing.

Costs

Participation in the rewards programme is free of charge.

3. Collaboration

With third parties

Visa may **fully or partially entrust third parties in Switzerland and abroad with the performance of the rewards programme.** For this purpose, Visa will **provide** such third party with **all data necessary** for the performance of the assigned tasks. In this context, **these data may also be transmitted abroad.** The third party shall undertake to keep the data confidential and to ensure adequate data protection. If the third party appoints further representatives, he must also impose these obligations upon such representatives. The participant is aware of this data processing, acknowledges that **data transmitted abroad may not be covered by protection equivalent to that under Swiss law** and authorises Visa, by participating in the rewards programme, to process the data in this regard.

With surprise partners

Visa cooperates with various surprise partners in order to provide the participant with a diversified offers. Visa selects the surprise partners with due diligence and instructs them accordingly.

4. Registration

On the platform

To use the full functionality of the rewards programme, the participant must register for the platform. Without registration, the rewards programme can only be used to a limited extent and it is not possible to benefit from the rewards/offers.

Registration information

The participant will receive his/her personalised registration information from Visa by mail or e-mail in order to complete his/her registration on the platform.

Password

During the registration, the participant has to choose a secure password. The password must not consist of combinations that can be guessed easily, such as telephone numbers, dates of birth, vehicle registration plates, names of the holder or of his/her family members, etc. The participant shall safeguard the password for accessing to his/her personal surprise account carefully. He/She shall protect it from access by unauthorised third parties and shall not disclose it to third parties.

Multiple surprise accounts

Participants that hold multiple surprise accounts can manage them under a single user name and password.

5. Information on rewards/offers

Delivery of information on rewards/offers

The rewards programme includes the delivery of information on rewards/offers as well as advertising information about the rewards programme to the participant. The delivery of this information takes place by mail, e-mail, SMS, via the surprize account, via the app or by other suitable means. By participating in the rewards programme, the participant authorises Viseca to send him/her such information. The participant may revoke the authorisation for the delivery of offers at any time by notifying Viseca in writing.

Data processing

Viseca wants to offer the participant rewards/offers from surprize partners that are tailored to him/her and his/her personal interests. For this purpose, Viseca **analyses** information and **data** that result especially from the ownership and use of the credit cards or PrePaid cards, the registration data and recorded platform usage in detail and creates **individual client, consumption or preference profiles** about the participant. For this purpose, Viseca may also **procure further data** and information about the participant from suitable **third parties** (e.g. professional address dealers, publicly accessible databases, etc.) and **consolidate these data and information with the existing data and information of Viseca**. Moreover, Viseca may analyse **data and information** for marketing purposes **on behalf of a surprize partner or another company of the Aduno Group**. The purpose of this is to identify participants who could be interested in specific rewards offers and campaigns of surprize partners. **Under no circumstances will Viseca forward the individual participant data** (participant and card data), **individual transaction data** (data concerning shopping and cash withdrawal details) **or personalised results** (individual client, consumption or preference profiles) that it collects in connection with the performance of the rewards programme to **surprize partners or third parties**. The participant is aware of this and authorises Viseca, by participating in the rewards programme, to process the data in this regard. Further information on the data processing can be accessed on the platform.

6. Collecting surprize points

Automatic collection With every transaction executed worldwide with a Visa credit card or PrePaid card that is eligible for collection, the participant automatically collects surprize points. No surprize points are credited for cash withdrawals and fees paid to Visa.

Crediting The collected surprize points will be credited to the personal surprize account of the participant two working days following a transaction at the earliest.

Validity As a matter of principle, the surprize points collected by the participant are valid for three years from the date they are credited to the surprize account. If the participant does not duly redeem the credited surprize points within this period, they will expire automatically. The participant will be duly and regularly informed about the upcoming expiry of surprize points in the surprize account statements.

Force majeure and technical problems In case of force majeure or technical problems, Visa may temporarily suspend the crediting of points; a retroactive crediting is not possible.

7. Redeeming surprize points

Place of redemption	The participant can redeem his/her surprize points on the platform.
Rewards/offers	Information on the currently available options for the redemption of surprize points is available on the platform and in the distributed advertising material.
Availability of the surprize points	The participant can use the surprize points as soon as they have been credited to his/her surprize account.
Purchase of rewards/ use of offers	Within the framework of surprize, rewards will be offered to the participant on the platform, e.g. by surprize partners. The participant concludes the contract for the purchase of a reward directly with the respective surprize partner. In this context, Viseca merely acts as an intermediary and is not a contracting party. Therefore, the purchase of rewards shall be governed by the general terms and conditions of the respective surprize partner. Reference to these general terms and conditions is made within the framework of the order process. The participant may make use of offers via the platform or by other suitable means.
Shipment of rewards	The physical shipment of rewards by the surprize partner takes place exclusively within Switzerland and the Principality of Liechtenstein. If the participant does not have a domicile within Switzerland or the Principality of Liechtenstein, he/she shall specify a delivery address in one of these two countries.
Disclosure of the address details for the shipment	If the participant redeems his/her surprize points on the platform for a reward offered there, he/she acknowledges that Viseca will send the address details of the participant that are required for the shipment of the reward to the respective surprize partner.
Availability of rewards/offers	Rewards and offers are subject to limitations in terms of time and quantity. Thus, rewards/offers are therefore always subject to confirmation.

No conversion to monetary value and no return

The conversion of surprize points into a monetary value and its payment in cash or by way of set-off are excluded. This shall also apply especially in the case of a termination of the participation in the rewards programme. Redeemed surprize points cannot be converted back into surprize points again or be exchanged for another reward or offer.

Retroactive cancellation of surprize points, corrections in the event of card abuse and false debits

If credit card or PrePaid card transactions that are eligible for surprize points are cancelled retroactively (e.g. due to the objection to a transaction, the reversal of a transaction, etc.), the points already credited to the participant will be duly deducted. Visa also reserves the right to deduct surprize points that have already been credited in justified cases, especially in the event of card abuse or false debits.

8. Account balance and information

Querying the account balance and information

After registering, the participant can see the current surprize account balance and a detailed overview of the executed transactions that are eligible for points on the platform at all times.

surprize account statement and objections

The participant will regularly receive a statement indicating his/her current surprize point balance and the validity of the surprize points. Participants that have opted for the paperless monthly statement can view the statement electronically on the platform after registering. If the participant does not submit a written objection to Visa within 30 days of the receipt of the latest surprize account statement, the surprize point balance therein communicated is deemed to be approved.

9. Holders of an additional card

Information from the holder of the primary card

The participant (holder of the primary card) shall inform the holder of the additional card about the provisions of these special conditions for the participation in the rewards programme, which apply to the holder of the additional card.

Participation

All private individuals who hold an additional card of a credit card or PrePaid card issued by Visa that is eligible for participation automatically participate in the rewards programme, provided that the holder of the primary card also participates in the rewards programme. The conditions of participation for holders of primary cards as specified in these special conditions also apply analogously to holders of additional cards, provided that the applicability of individual provisions is not excluded below.

Termination

The holder of the additional card acknowledges that his/her participation in the rewards programme will automatically be terminated if the holder of the primary card ceases to participate in the rewards programme. The holder of the additional card cannot participate or terminate his/her participation independently of the holder of the primary card. However, the holder of the additional card may terminate his/her credit card contract for the additional card.

surprise account

Holders of additional cards will not receive a separate surprise account. The surprise points of the holder of the additional card will be settled via the surprise account of the holder of the primary card and will be credited to this account. The holder of the additional card is aware that his/her surprise points will be credited to the holder of the primary card, who may freely use and redeem them.

Collecting surprise points

If the primary card is eligible for participation in the rewards programme, surprise points will also be automatically collected and credited to the surprise account of the holder of the primary card for transactions executed with additional cards.

Redeeming surprise points

The holder of the additional card cannot check the account balance, purchase rewards or use offers on the platform.

10. Risks and damages

Participation, changes or termination of surprize

Any damage that the participant suffers from the participation in, change of or termination of the rewards programme shall be borne by the participant only. As far as legally possible, any liability of Viseca for such damages is excluded.

surprize partners

Should problems occur in contractual relationships between the participants and the surprize partners or should the participant suffer damages, the participant must address this with the surprize partner. Viseca is merely the intermediary and not a contracting party. Therefore, Viseca does not accept any liability for damages that arise within the scope of the purchase of rewards or the use of offers.

Information about rewards/offers

Viseca and the surprize partners exercise due diligence customary in business in checking adverts, information, product descriptions and specifications including pictures, messages, etc. about rewards/offers in terms of their correctness. Nevertheless, this information may contain errors. Therefore, the participant undertakes to read this information critically and check it. Viseca does not accept any liability for damages with regard to the correctness, completeness, timeliness, etc. of this information. This also applies to information available through links.

Access to the platform and redemption of rewards/offers

The platform can be accessed via the Internet. This involves risks. Viseca does not guarantee or warrant that the access to the platform and the purchase of rewards or use of offers on the platform is possible at all times and without interruptions.

Security risks

The participant shall take comprehensive precautions against security risks arising from the use of the Internet and the platform including links and the use of the password. As far as legally possible, any liability of Viseca in this regard is excluded.

11. Termination

Notice of termination

The participant may terminate participation in the rewards programme at any time by written notice to Viseca without complying with any notice period.

Termination of the card relationship

If the participant or Viseca terminates the contract for the credit card or PrePaid card that is eligible for participation, the participation in the rewards programme will thereby also be terminated automatically.

Access to the platform

The surprize account of the participant and the possibility to access the surprize account shall continue to exist for three months from the notice of termination of the participation in the rewards programme. During these three months, surprize points can be redeemed for rewards.

Discontinuation or change of surprize

Viseca may change the content of the rewards programme at any time or may discontinue the rewards programme with a notice period of three months (termination). The participant will be informed of any changes by appropriate means.

Exclusion in the event of abuse and breach of contract

Viseca reserves the right to exclude a participant from the participation in the rewards programme in the event of any abuse or breach of these special conditions. In this case, any points balance of the participant will expire.

Storage and deletion of data following termination

The participant's surprize data will be stored and processed even following termination of the participation in the rewards programme. Personalised results (individual customer, consumption or preference profiles) are automatically deleted after 24 months at the latest.

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surprise is the rewards programme for the credit cards and PrePaid cards of Visa Card Services SA. More information about surprise and Visa is available at www.surprise.ch and www.visa.ch

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