

MoneyGram Consumer Promotion Terms & Conditions

1. The MoneyGram Consumer Promotion (“**Promotion**”) is organised in Nepal by MoneyGram India Pvt Ltd having its address at A-501, One BKC, Bandra Kurla Complex, Bandra East, Mumbai 400051 (“**Promoter**”).
2. The Promotion is open to all residents of Nepal only aged 18 or over, excluding the following:
 - (i) Employees, affiliates, subsidiary companies and representatives of the Promoter, including their family members;
 - (ii) Agents of the Promoter including their affiliates and subsidiary companies as well as family members;
 - (iii) Any person or entity professionally connected with the Promotion; and
 - (iv) Any person prohibited from participating in the Promotion under any statute, law, regulation, ordinance, rule, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing by the government of Nepal or any instrumentality thereof (“**Applicable Law**”).

Family members referred to in these terms and conditions include but not limited to: spouse, ex- spouse, de facto spouse, partner, child or step child (whether natural or by adoption), parent, step parent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, step brother, step sister or first cousin.

3. **Promotional Period:** Between 09.00 IST on 1st May 2019 and 22.00 IST on 31st July 2019.
4. **To Enter:** customers must receive a monetary transaction, of any value (“**Qualifying Transaction**”) through MoneyGram at any MoneyGram agent location in Nepal during the Promotional Period in order to enter into the relevant daily prize draw for a chance to win the prizes listed in section 6 hereof.
5. Multiple entries for the daily prize draws are permitted provided each entry is accompanied by a different Qualifying Transaction. The total amount that one customer performing Qualifying Transaction(s) can win in this Promotion shall not exceed fifty five thousand nine hundred and twenty NPR (NPR 55,920).

6. **The Prize:** Starting 1 May 2018 and until 31 July 2019, there will be a weekly draw conducted by the Promoter throughout the Promotional Period from the pool of Qualifying Transactions received. One (1) winner will be selected at every daily draw. Each winner will win the prize listed below:

Qualifying Transactions Date	Number of Winners	Draw Dates	Prizes
May			
1st to 6th	2 - weekly	7th	The same amount received while conducting the winning Qualifying Transaction subject to a maximum amount of 55,920 NPR
7th to 13th	2 - weekly	14th	
14th to 20th	2 - weekly	21st	
21st to 27th	2 - weekly	28th	
June			
28th to 3rd	2 - weekly	4th	The same amount received while conducting the winning Qualifying Transaction subject to a maximum amount of 55,920 NPR
4th to 10th	2 - weekly	11th	
11th to 17th	2 - weekly	18th	
18th to 24th	2 - weekly	25th	
July			
25th to 1st	2 - weekly	2nd	The same amount received while conducting the winning Qualifying Transaction subject to a maximum amount of 55,920 NPR
2nd to 8th	2 - weekly	9th	
9th to 14th	2 - weekly	15th	
15th to 21st	2 - weekly	22nd	
22nd to 31st	2 - weekly	1st August	

By way of example, if the transaction amount received by a winner pursuant to a Qualifying Transaction is NPR 300, then the winner will be entitled to receive an amount of NPR 300.

By way of another example, if the transaction amount received by a winner pursuant to a Qualifying Transaction is NPR 56,000, then the winner will only be entitled to receive an amount of NPR 55,920.

7. Prizes are non-transferable. Winners are responsible for tax liability where applicable.
8. In the event of unforeseen circumstances, the Promoter reserves the right to substitute the prizes for alternative prizes of equal or greater value.
9. Winners will be contacted via the email address and phone number provided by the winner while conducting the Qualifying Transaction. The winners will be required to respond via email to confirm eligibility plus acceptance of the prize within fourteen (14) calendar days from being contacted by the Promoter. In the event a winner does not respond to the communication within the fourteen (14) calendar days of initial contact by the Promoter, the Promoter reserves the right to disqualify that winner and allocate that prize to an alternate winner selected in the same manner.
10. To claim the prize, winner must present at least one (1) valid ID and a proof of Qualifying Transaction. The hand-over of the prizes will take place within twenty-eight (28) calendar days

from the date of receipt of the winner acceptance and will be conducted in accordance with the Promoter's instructions.

11. The Promoter reserves the right to verify the eligibility of entrants. The Promoter may require such information as it considers reasonably necessary for this purpose and a prize may be withheld unless and until the Promoter is satisfied with the verification.
12. No responsibility is accepted for transactions lost or delayed or as a result of any network, computer hardware or software failure of any kind. Proof of sending will not be accepted as proof of conducting a Qualifying Transaction.
13. The Promoter will only use the personal details supplied for the administration of the Promotion and for no other purpose, unless we have your consent. Click to see our privacy policy here: <http://corporate.moneygram.com/privacy-statement/privacy-statement>.
14. The Promoter cannot accept any responsibility for any damage, loss, injury suffered by any entrant entering the Promotion or by a winner as a result of participating in the Promotion or accepting any prize.
15. If for any reason the Promotion is not capable of running as planned for reasons including but not limited to tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Promoter which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter reserves the right (subject to any written directions given under applicable law) to disqualify any individual who tampers with the entry process and to cancel, terminate, modify or suspend the Promotion without awarding the prizes or any other compensation.
16. If an act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions the Promoter will not be liable for any failure to perform or delay in performing its obligation.
17. The Promoter's decision in all matters to do with the Promotion is final and no correspondence will be entered into in this regard.
18. Winners may be requested to participate in publicity related to the Promotion including having his or her photograph taken and his or her name, nationality and country of residence being disclosed without further pay or compensation subject to the applicable laws.
19. Winners' names and regions will be available by going to www.Moneygram.com which will be available two (2) months after the Promotional Period closing date.
20. By entering this Promotion, all participants will be deemed to have accepted and be bound by these terms and conditions.
21. The Promoter reserves the right to amend these terms and conditions or to cancel, alter or amend the competition at any stage if deemed necessary in its opinion or if circumstances arise outside of its control. This Promotion is governed by the laws of Nepal and participants submit to the exclusive jurisdiction of these courts.

22. These terms and conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.