

TERMS AND CONDITIONS
MOMO CONSUMER PROMOTION

SUMMARY OF THE PROMOTION

The MoMo Consumer Promotion is a points-based promotion organized by MobileMoney Limited to reward its customers who use the MoMo platform to make payments to merchants, transfer money to their family and friends and buy airtime and data bundle (mobile data).

ELIGIBILITY

1. The MoMo Consumer Promotion (the "**Promotion**") is open to **ONLY MTN MoMo subscribers** who are already registered on MoMo or get registered on MoMo within the duration of the Promotion.
2. The Promotion is open to both Pay As You Go and Pay Monthly subscribers who are registered on MoMo.
3. SIM cards dedicated solely for commercial transactions by MoMo Agents and Merchants and the owners of the SIMs are barred from this Promotion.
4. MTN Staff are barred from this Promotion.
5. TurboNet and Fixed broadband SIMs are exempted from this Promotion.

DURATION

6. The duration of the Promotion shall be from **August 16, 2022 to October 30, 2022**.
7. The Promotion is a weekly promotion. A week is defined as from **Monday to Sunday**.
8. For **Pay Monthly subscribers** the Promotion is on a monthly basis.
9. The duration of the Promotion may be extended for a further period where MobileMoney Limited deems it appropriate to do so. Two (2) weeks' prior notice shall be given in the event that the Promotion is extended.

TERMS

10. The minimum transaction to earn a point is GHS1.00.
11. Every GHS1.00 transferred from a subscriber wallet to another subscriber wallet (on-net) equals 2 points.



Internal

12. Every GHS1.00 paid from a subscriber wallet to a merchant wallet (Merchant ID & QR Code) equals 2 points.
13. Every GHS1.00 paid from a subscriber wallet to a merchant wallet (MSISDN) equals 1 point.
14. Every GHS1.00 data bundle (mobile data) purchased equals 1 point.
15. Every GhS1.00 airtime purchased equals 1 point.
16. Subscribers will be given a weekly transaction value target to meet.
17. Subscribers who achieve the target will earn back their total transaction value in points.
18. Subscribers who use the MoMo App to do any of the transactions above will earn two (2) extra points.
19. Subscribers can earn points for **ONLY** the first two (2) payments made to a particular merchant for each day during the duration of the promotion. All subsequent payments to the same Merchant on that day will earn the subscriber **ZERO** points.
20. All points earned by a subscriber for a particular week will be cleared at the end of that week except for Pay Monthly subscribers where points earned will be cleared at the end of the month.
21. Points will be earned on the regular MoMo fee charged when a subscriber transfers money to another subscriber.
22. Taxes charged for E-levy will not accrue as point for subscribers.
23. Subscribers will start each week or month (**Pay Monthly subscribers**) with zero (0) points.
24. For subscriber to merchant transactions, for the avoidance of doubt, **the Merchant ID is a six (6) digit code** that is displayed at every merchant point.
25. Subscribers can check their accrued points by dialing *170#, select option 7 and then option 1.
26. At the end of each Promotion week, all subscribers who participated in the Promotion will be ranked from the highest to the lowest per their points and the top two hundred and fifty (250) subscribers will be declared winners for that week.

Internal

27. Pay Monthly subscribers will have their rewards at the end of each month during the Promotion period.
28. For each week within the Promotion Period, a specific number of prizes will be made available to winners as set out in Annexure 1 attached herewith.
29. When a subscriber earns points on a transaction and later requests for a reversal of that same transaction, the subscriber will lose the associated points if the reversal is successful. The said loss of points shall be reflected in the subscriber's accrued points at the end of each week.
30. Subscribers who engage in any fraudulent transactions whatsoever shall be disqualified from the Promotion and will not be eligible to win any prizes.
31. In the event of a tie, i.e., where two (2) or more subscribers accrue the same number of points, priority will be given to subscribers with the highest transaction value over the last thirty (30) days.
32. In the event of a tie in transaction value, the subscriber with the highest transaction volume over the last thirty (30) days prior to the commencement of the Promotion will be used to select the winner.
33. In the event of a tie in transaction volume, the subscriber tenure on MoMo will be used to select the winner.
34. All cash rewards will be paid via MoMo to the wallet number that participated in the promotion.
35. Selected winners need to be validated internally by MTN Ghana's Revenue Assurance Department before notice is sent to deserving subscribers. That is, the final list of winners will be declared after this validation.
36. A subscriber cannot win twice within the same month during the Promotion period.

PRIZES

37. Prizes will be rolled over to the next highest in the rank after exhausting all efforts to reach the winner including calling their frequently called numbers for assistance without success within seven (7) days.
38. Weekly winners will be notified by only MML authorized personnel via the number **0244 300 000**.

Internal

39. By participating in this Promotion, the Subscriber hereby agrees that all images relating to the Promotion are the property of MML and hereby and consents to the use by MML of all related images, including images of the winners and their prizes on all MML's media channels as testimonials for the Promotion.
40. MML reserves the right to amend the Terms and Conditions at any time during the duration of the Promotion, and the Terms and Conditions as amended will be posted on MML's website.
41. MML shall not be liable where a force majeure or an event beyond its control results in the annulment, shortening, extension or amendment of the Terms and Conditions of this Promotion.
42. MML shall not be liable to perform its obligations under this Promotion if the information provided by any winner is erroneous, incomplete or incorrect.
43. MML shall disqualify a winner when it is proven that the winner used fraudulent means to participate in the Promotion. Such subscribers will be handed over to the police for prosecution.

GOVERNING LAW

44. This Promotion shall be governed by the Laws of Ghana.

ANNEXURE 1 – LIST OF PRIZES

Position	Prize Ghc	Number of winners
1st	5,000.00	1
2nd - 3rd	3,000.00	2
4th - 10th	1,000.00	7
11th - 50th	500.00	40
51st - 100th	200.00	50
101st - 250th	100.00	150