**Rules of “CashBack” Campaign for VISA cardholders!**

**General terms and conditions**

1. Joint Campaign for VISA cardholders (hereinafter the "Campaign") is conducted by "Agroinvestbank (hereinafter referred to as the" Bank ")," and the international payment system VISA.
2. The Campaign is carried out in all branches of the Bank during the period from 1 September 2013 to 28 February 2014 (hereinafter referred to as the "Campaign Term").
3. Participants may be any citizens who are holders of payment cards Visa Electron? Visa Classic and Visa Gold issued by the Bank.

**In the Campaign following prizes:**
- During the entire event participants wishing to take part in the campaign, may receive reward from the Bank in the form of 2% of the money they spent on the Visa Bank card in any trade or service center located in the territory of the Republic of Tajikistan.

**On cards Visa Electron, and premium Visa Classic and Visa Gold:**
Offer is valid for members who are holders of cards Visa Electron, Visa Classic and Visa Gold issued by the Bank committed during the Campaign Term one or more card payment for goods/ services \* (hereinafter - Transaction) \*\* in any trade or service Bank and banks in the Republic of Tajikistan.

\* Except of electronic purse, high-risk operations and other financial transactions not related to the payment for goods and services.
\*\* into consideration are taken transactions made in the PTS, in an amount not less than 100 Somoni

**The procedure for determining the Campaign participant and notification of reward.**
Subject to the above conditions Campaign participant after each transaction in PTS within 1 business day receive reward in the form of 2% of the amount spent (CashBack) on a plastic card. To monitor the incoming reward client connects SMS-banking, and independently monitors the flow of funds. In the case of non-receipt of the purchase money back to the card in the amount of 2% of the transaction amount the Participant in Campaign Term may apply to the Bank for explanation and resolution of the issue.