Visa Power Travel India Rewards Campaign Offer FAQs

[FAQs for Cardholders]

This document captures the Frequently Asked Questions (FAQs) from Visa cardholders in India ("**Visa Cardholders**") on Visa's Travel Rewards Campaign ("**Campaign**") to promote international spends in the most popular destinations on valid and active Visa debit cards, Visa credit cards and Visa prepaid cards issued by licensed issuers in India ("**Visa Cards**"). Visa Worldwide Private Limited provides the campaign rewards to its clients as a service to the clients for service fee charged by it based on Client Services and Trademark License Agreement signed with them.

The FAQs are divided into the following sub-sections:

- Campaign Details.
- Reward Redemption and Usage.
- Cardholder Eligibility for this Campaign

Campaign Details

1. When is the Campaign valid?

The Campaign is valid from **20 April 2026 to January 31, 2027** including both days, or till such date the stocks of rewards last, whichever is earlier ("**Campaign Period**").

2. Who can participate in the Campaign?

The campaign is open to holders of **valid and active Visa credit cards, debit cards, and prepaid cards issued in India**.

3. How can I enrol in the Campaign?

You can enrol and redeem rewards online at the campaign website https://www.visapowertravel.com during the campaign. Authenticate your Visa card for the first login.

4. How can I earn spend rewards with my Visa India card when I spend internationally? What transactions are considered eligible for this offer?

To participate in the Campaign, you must be an existing Cardholder of a Visa Card or obtain a new Visa Card issued by any of the licensed issuers of Visa Cards ("**Issuers**") and perform the following (each an "**Eligible Spend**") in the **Select Destinations**: (i) make an in-person purchase at a point of sale (POS); (ii) withdraw cash at an ATM; or (iii) spend at any eligible **"Visa Partners"** listed in paragraph 5

You can earn rewards on your Eligible Spends during the Campaign Period in the Select Destinations ("**Rewards**", each a "**Reward**"). "**Select Destinations**" refers to the following destinations:

Eligibility Period	Select Destinations
April 20, 2026 to September 30, 2026	Australia, France, Japan, Singapore, Thailand, United Arab Emirates, United Kingdom, United States of America, Vietnam, Sri Lanka and Nepal
October 1, 2026 to January 31, 2027	All overseas destinations outside India.

Effective October 26, 2026, an Eligible Card must be enrolled at www.visapowertravel.com to earn Rewards under this Campaign. **Reward Eligibility Start Date** will be the Monday of the calendar week in which you successfully enrol your Eligible Card at **www.visapowertravel.com**. Only Eligible Spend transactions with a **VisaNet Settlement Date** on or after the applicable Reward Eligibility Start Date will qualify for Rewards under this Campaign.

For example:

- If you enrol your Eligible Card on **Monday, 2 November 2026**, your Reward Eligibility Start Date will be **Monday, 2 November 2026**. Eligible Spend transactions with a VisaNet Settlement Date on or **after 2 November 2026**will qualify for Rewards under this Campaign.
- If you enrol your Eligible Card on **Sunday, 8 November 2026**, your Reward Eligibility Start Date will be **Monday, 2 November 2026**. Eligible Spend transactions with a VisaNet Settlement Date on or **after 2 November 2026** will qualify for Rewards under this Campaign.
- If you enrolled your card prior to October 26, 2026, your rewards will still be calculated from April 20, 2026.

Rewards available on Eligible Spends are calculated as follows:

Reward Details:

S.No.	Reward (at Select Destinations)	Eligibility Criteria	Example	Eligibility Period
1.	**0.5% Reward on Eligible Spends at Select Destinations**	Earn a **0.5% Reward** on all Eligible Spends made at an international merchant or when **withdrawing cash from an overseas ATM** in the **Select Destinations**.	If you withdraw **USD 100** in the **United States**, you'll earn a **USD 0.50** Reward value, converted to Rupees based on the **VisaNet** settlement exchange rate.	April 20, 2026 to January 31, 2027
2A.	**Additional 10% Reward (Google Pay / Samsung Pay)**	Earn an additional 10% Reward on Eligible Spend in Select Destinations when using Tap to Pay with an Eligible Card via Google Pay or Samsung Pay.	A **SGD 100** Tap to Pay transaction via **Google Pay** in Singapore will give you a **SGD 10** Reward value + a **SGD 0.50** base Reward value, converted to Rupees based on the **VisaNet** settlement exchange rate.	April 20, 2026 to January 31, 2027
2B.	**Additional 10% Reward (Visa Partners)**	Earn an additional 10% Reward on Eligible Spend at participating Visa Partners listed in Paragraph 5 using an Eligible Card, regardless of payment method.	A **SGD 100** spend at **Singapore Oceanarium** using your Eligible Card (any payment method, including Tap to Pay with wallets) will give you a **SGD 10** Reward value + a **SGD 0.50** base Reward value,	April 20, 2026 - September 30, 2026

			converted to Rupees based on the **VisaNet** settlement exchange rate.	
3.	**10% jetsetter milestone bonus Reward at Select Destinations**	Unlock a **10% jetsetter milestone bonus Reward** of INR 10,000 during the Campaign when you complete **at least 20** Eligible Spend transactions totalling **INR 100,000** (or the foreign currency equivalent) **excluding ATM cash withdrawals** in the **Select Destinations.** This jetsetter milestone bonus Reward is stackable on top of the Rewards in S. No. 1 and 2.	During the Campaign, once an Eligible Card reaches a combined physical card spend and Visa merchant spend of INR 100,000 across 20 transactions in the Select Destinations, the Eligible Card will be awarded a one-time 10% bonus on the first INR 100,000 Eligible Spend.	April 20, 2026 to January 31, 2027
4.	[**10% International Student Education Bonus Reward at Select Destinations**	Unlock a one-time **10% International Student Education Bonus Reward of INR 12,000** when you pay tuition fees abroad or other overseas education expenses online totaling **INR 120,000** or more (or the foreign currency equivalent). For avoidance of doubt, education loan repayments to banks or NBFCs are not eligible.	Example: Cardholders who use an Eligible Card to make cumulative online education payments of at least INR 120,000 will receive a one-time International Student Education Bonus Reward equivalent to INR 12,000. Online education payments may include (i) **direct online payments** to an overseas education institution (e.g., international universities, kindergartens, primary or secondary schools) for eligible education expenses including tuition fees, or **online payments made through the**	1 July, 2026 to 31 January, 2027

			overseas education institution's <u>approved payment platform (e.g., Flywire, Paypal</u>) for eligible education expenses including tuition fees.	

Additional Terms

- Rewards under 2A, 2B are awarded in addition to the Base Reward under S.No. 1.
- If a transaction qualifies for more than one of the rewards under 2A, 2B, the cardholder will receive only one Additional 10% Reward for that transaction.
- The Jetsetter Milestone Bonus Reward under S.No. 3 is stackable with Rewards earned under S.No. 1 and 2.
- The International Student Education Bonus Reward under S.No. 4 is stackable with Rewards earned under S.No. 1, 2 and 3.
- The Campaign is subject to these Terms and any applicable Visa terms and conditions
- You will qualify for the Campaign only if your **Eligible Spend** (made on an Eligible Card or a new Eligible Card) meets the **Eligible Spend** criteria above, and the transaction is not cancelled, reversed, returned, or refunded during the Campaign Period. Only successful, completed transactions (including in-person purchases and ATM cash withdrawals, where applicable) fully posted and processed through **VisaNet** will be counted towards Eligible Spend. Declined, cancelled, reversed, refunded, disputed, or otherwise unsuccessful transactions will not count.
- **Minimum reward redemption blocks** apply for each reward redemption type. For Amazon Vouchers and Air India Vouchers, the minimum redemption block is **₹1000.**
- **Reward cap**: The maximum total Rewards per Eligible Card are capped at **₹50,000** for the Campaign. From October 12, 2026, **each person may only register up to 5 Eligible Cards**.
- For the purposes of this Campaign, the transaction date will be the settlement posting date shown in **VisaNet**.

5. Which are the Visa partners at which I can earn 10% rewards?

You earn **10%** with Visa partners in the **Select Destinations** when you fulfil one of the conditions below. "**Select Destinations**" refers to (a) **from April 20, 2026 to September 30, 2026**, the following destinations: Australia, France, Japan, Singapore, Thailand, United Arab Emirates, United Kingdom, United States of America, Vietnam, Sri Lanka and Nepal and (b) **from October 1, 2026 to January 31, 2027**, all overseas destinations outside India.

Note: The 10% reward **is in addition to** the 0.5% reward for those transactions.

• **Tap to Pay with Visa card** in the Select Destinations (as defined above) with the following partners :

Tap to Pay Wallet partners	**Eligibility period**
Google Pay	April 20, 2026 to January 31, 2027
Samsung Pay	April 20, 2026 to January 31, 2027

OR
• [Limited Time-Offer from April 20, 2026 to September 30, 2026] **Spend at selected Visa merchant partners** in the Select Destinations (as defined above) as listed below:

Visa merchant partners for the Campaign [Limited Time-Offer from April 20, 2026 to September 30, 2026]**:**

Country	Merchant Name	Spend Eligibility Criteria	Eligibility period
Australia	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
France	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
Japan	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
Nepal	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
Singapore	**Gardens by the Bay**	Tickets bought on-site or on the Gardens by the Bay website for Flower Dome, Cloud Forest, and Floral Fantasy only (excluding food & drinks and retail purchases).	April 20, 2026 to September 30, 2026
Singapore	**Grab**	Eligible Grab transactions charged by Grab (your card statement shows "GRAB*"). Grab wallet top-ups do not qualify.	April 20, 2026 to September 30, 2026
Singapore	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
Singapore	**Lotte Duty Free**	In-store purchases at Lotte Duty Free in Changi Airport Terminals 1, 2, 3 and 4.	April 20, 2026 to September 30, 2026
Singapore	**Mustafa Centre**	In-store purchases at Mustafa Centre Department Store and Mustafa Jewellery owned by Mustafa Group (your card transaction description contains "Mustafa").	April 20, 2026 to September 30, 2026
Singapore	**Oceanarium**	Oceanarium admission tickets bought on-site or on rwsentosa.com only (excluding food & drinks and retail purchases).	April 20, 2026 to September 30, 2026
Singapore	**Resorts World Sentosa**	Purchases made directly on rwsentosa.com only.	April 20, 2026 to September 30, 2026
Singapore	**Skyline Luge Sentosa**	Skyline Luge Sentosa tickets bought on-site or online directly from Skyline Luge Sentosa.	April 20, 2026 to September 30, 2026

Singapore	**Universal Studios Singapore**	Universal Studios Singapore admission tickets bought on-site or on rwsentosa.com only (excluding food & drinks and retail purchases).	April 20, 2026 to September 30, 2026
Sri Lanka	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
Thailand	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
Thailand	**King Power Duty Free**	In-store purchases at King Power Duty Free at the listed locations in Thailand: Suvarnbhumi Airport, Don Mueang Airport, Phuket Airport, Chiang Mai Airport, U-Tapao Airport, Rangnam Downtown Complex, Phuket Downtown Complex, City Boutique at One Bangkok.	April 20, 2026 to September 30, 2026
Thailand	**Grab**	Eligible Grab transactions in Thailand charged by Grab (your card statement transaction description contains "GRAB"). Grab wallet top-ups do not qualify.	April 20, 2026 to September 30, 2026
Thailand	**Gourmet Market**	In-store purchases at Gourmet Market branches: Emporium, EmQuartier, Paragon, The Mall Lifestore Ngamwongwan, The Mall Lifestore Bang Khae, The Mall Lifestore Bangkapi, The Mall Ramkhamhaeng, The Mall Lifestore Thapra, The Mall Korat, Terminal 21, The Promenade, The Crystal SB Ratchapruek, MRT Latphrao, Design Village Phutthamonthon, Design Village Bangna.	April 20, 2026 to September 30, 2026
Thailand	**Safari World (Bangkok)**	Safari World (Bangkok) admission tickets bought on-site only (excluding food & drinks and retail purchases).	April 20, 2026 to September 30, 2026
United Arab Emirates	**Bolt**	Bolt rides/services paid for in the United Arab Emirates.	April 20, 2026 to September 30, 2026
United Arab Emirates	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
United Kingdom	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
United States of America	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026
Vietnam	**Klook**	Payments made on Klook (your card statement transaction description contains "Klook").	April 20, 2026 to September 30, 2026

6. Are online spends considered for earning rewards in the Select Destinations?

Only in person POS transactions and cash withdrawals are eligible for earning base 0.5% rewards. Online spending is not eligible for earning campaign rewards unless they are one of the specified Visa merchant partner transactions listed above.

7. Are hotel bookings considered for earning campaign rewards in the Select Destinations?

Only hotel bookings paid for in person at the hotels in the Select Destinations (as defined above) are eligible. For avoidance of doubt, pre-paid online hotel bookings are not eligible for earning campaign rewards.

8. Are ride-hailing transactions considered for earning campaign rewards in the Select Destinations?

For avoidance of doubt, ride hailing transactions are considered as online transactions and therefore not eligible for earning rewards, unless the merchant is listed as a Visa Merchant Partner.

9. Can I combine the Campaign rewards with my bank's card offers or other Visa promotions?

Yes. These rewards can be combined with your existing bank card offers as well as any other Visa promotions available during the campaign period.

10. Is there any minimum reward amount to redeem rewards?

Minimum reward redemption blocks apply for each reward redemption type. For Amazon Vouchers and Air India Vouchers, the minimum redemption block is ₹1000.

11. Is there a cap on rewards I can earn?

A fixed cap of ₹50,000 per Eligible Card applies. All rewards are further subject to stock availability and redemption quotas on a first-come, first-served basis. From October 12, 2026, **each person may only register up to 5 Eligible Cards**.

12. How are rewards calculated and credited?

- Rewards are calculated weekly based on your eligible transactions. You'll see your transaction summary on the campaign site.
- All rewards are displayed and credited in INR, based on VisaNet settlement date and foreign exchange rates.

13. How can I redeem my rewards?

- Make an Eligible Spend transaction from 20 April 2026– 31 January 2027 in the Select Destinations (as defined above).
- Create an account to redeem rewards at https://www.visapowertravel.com.
- Please note that transactions may take **15 days or more** to appear on the campaign website. Please check that the transaction was **successful and not refunded or reversed or declined** in your card statement.
- Choose from Air India Vouchers or Amazon Vouchers.
  - Reward redemption is in blocks of ₹1000
  - Reward redemption is capped at ₹50,000 per Eligible Card.
  - From October 12, 2026, **each person may only register up to 5 Eligible Cards**.
- Upon redemption of the Air India Voucher / Amazon Voucher on the Visa Power Travel campaign site, a voucher code and PIN will be displayed. A copy of the voucher details will be sent to your registered email address.
- Rewards are first-come, first-served. If a reward category runs out, only available options will be shown.
- You can redeem rewards with one merchant reward category per transaction.

- Please note that Visa may, at any time and without prior notice to eligible cardholders, choose to replace the reward options with alternatives from another merchant or entity.
- If you still face any issue, you can write to the customer care team at visapowertravelsupport@razorpay.com.
- Note: Visa, issuer banks, and merchants will not be responsible for any delay, loss, or damage in the delivery of the Rewards.

14. How long will it take for my rewards to be delivered?

Upon redemption of the Air India Voucher / Amazon Voucher on the Visa Power Travel campaign site, a voucher code and PIN will be displayed. A copy of the voucher details will be sent to your registered email address.

15. Can I change my reward partner?

You can select your preferred reward partner when enrolling and change it in your account settings before redeeming your points.

16. What happens if the reward inventory runs out?

Rewards are offered on a first-come, first-served basis. If a specific reward category is unavailable, you will see only the remaining available options on the redemption website.

17. Can I change my reward after redeeming it?

No. Once redeemed, rewards cannot be changed, cancelled, exchanged, or refunded.

18. I have successfully logged into the offer redemption website, but do not see rewards. Why?

- Ensure that you have fulfilled the Eligible Spend criteria to be eligible for the rewards.
- Please note that transactions may take **15 days or more** to appear on the campaign website. Please check that the transaction was **successful and not refunded or reversed or declined** in your card statement.
- You should log into the offer redemption website by 31 January 2027 or while stocks last to redeem the rewards.
- If you are still unable to see your reward details despite your eligibility, then, please contact our customer care team at visapowertravelsupport@razorpay.com managed by RazorPay International Services Pte Ltd.

19. What if I have an issue regarding the reward redemption?

If you encounter issues while redeeming rewards, you may write to visapowertravelsupport@razorpay.com. The customer care team will review and address the query accordingly.

20. Where can I use the Air India Vouchers?

- Air India Vouchers can be utilized only in Indian Rupees (INR) on Air India's website or mobile app.
- Vouchers cannot be used at airport ticketing counters or through any offline channel.
- Terms and conditions applicable to the issue and use of the Air India Vouchers are as decided by Air India: https://giftcards.airindia.com/en-in/terms

21. Where can I use my Amazon Voucher?

- You can apply the voucher code on amazon.in/addgiftcard and add the gift card balance in your Amazon.in account. This balance gets automatically applied at the time of next purchase. There is no cap on number of Vouchers that can be added to an account.
- For more FAQ on Amazon Vouchers, refer to the following support page: https://www.amazon.in/gp/help/customer/display.html?nodeId=GMEPD5NLAENJEC9H

- Terms and conditions applicable to the issue and use of the Amazon Vouchers are as decided by Amazon: https://www.amazon.in/gp/help/customer/display.html?nodeId=GNG9PXYZUMQT72QK

22. I have more than one Visa Card. Can I participate in this Campaign?

Yes, you can participate in this Campaign on each of your Visa Cards, provided you meet the terms and conditions of the Campaign for each Visa Card. However, a total rewards cap of ₹50,000 per card will apply. From October 12, 2026, **each person may only register up to 5 Eligible Cards**.

23. How can I earn the referral bonus reward?

You can earn a one-time ₹1000 Amazon Voucher referral reward when you fulfil 2 criteria:
1. Successfully refer 4 friends who enrol with your referral code and add a Visa Card AND
2. Make one qualifying in-person card transaction in **Select Destinations**. A qualifying transaction refers to either (i) an in-person purchase at a point of sale (POS); or (ii) spend at any eligible **Visa Partners.** "**Select Destinations**" refers to (a) **from April 20, 2026 to September 30, 2026**, the following destinations: Australia, France, Japan, Singapore, Thailand, United Arab Emirates, United Kingdom, United States of America, Vietnam, Sri Lanka and Nepal and (b) **from October 1, 2026 to January 31, 2027**, all overseas destinations outside India.

Additional details on enabling and making international transactions.

24. How can I enable international payments on my Visa Card?

- Log into your bank's internet/mobile banking website/app.
- Go to the debit card or credit card or Forex prepaid card section of the internet banking website or mobile app.
- Click on the Visa Card for which you wish to enable international transactions.
- You will see the option to enable 'International payments" on your Visa Card for POS and e-commerce / online transactions. Click on the one you want to enable in order to carry out your desired purchase.
- For the best experience on your Visa Card, set appropriate limits to enable your payments to go through, as allowed by your bank.
- If you still face any issue with making international transactions on your card, then reach out to your bank's customer care team for support.
- Please note that the exact steps to enable international transactions and to set limits may vary from bank to bank. If you have any questions or issues regarding this, then, please contact your bank's customer care center or nearest branch or call your relationship manager.

Additional details on Education Spend Bonus

25. What types of payments to education institutions are eligible for the Education Spend Bonus?

- Eligible payments include online tuition fees payments to overseas education institutions as well as other online education-related payments made overseas such as registration fees and course-specific charges.

26. Are education loan repayments to banks and Non-Banking Financial Companies (NBFCs) eligible for the Education Spend Bonus?

- No. Education loan repayments to banks or NBFCs are not eligible for the Education Spend Bonus.
- Only online payments made directly to overseas education institutions or through the institution's approved payment platforms (such as Flywire or PayPal) qualify for the bonus.

27. Is there a cap on the rewards I can earn on the Education Spend Bonus?

- Yes. An overall rewards cap of ₹50,000 per Eligible Card for the Visa Power Travel campaign still applies.