

SAGICOR BANK
MORTGAGE

Green Wish



TERMS & CONDITIONS

Please carefully read and understand the following terms and conditions (“Terms and Conditions”) governing **SAGICOR BANK MORTGAGE GREEN WISH PROMOTION** (hereinafter “the Campaign” or “Promotion”). This is a legally binding contract which contains provisions of your rights during the campaign to protect both you and Sagicor Bank Jamaica Limited.

This promotion is organized by Sagicor Bank Jamaica Limited (“Sagicor Bank”).

1. DEFINITIONS

‘**Sagicor Bank**’ refers to Sagicor Bank Jamaica Limited.

‘**Participant**’ means any client who conducts a Qualifying Transaction during the Promotion Period.

‘**Qualifying Transaction**’ means any mortgage application that takes place during the Promotion Period and receives approval and is accepted by the client. This constitutes an automatic entry to the promotion. The Participant must also be in full compliance with this agreement.

'Good Standing' means the Participant is not disqualified at any time for any reason during the Promotion Period or prior to the Promotion Period. The Participant must also be in full compliance with this agreement.

'Promotion' means Sagicor Banks's Mortgage Green Wish Promotion.

'Promotion Period' refers to the duration of this promotion.

Promotion Period: Entry to the campaign commences on November 11, 2024, at 12:00 am and ends on January 31, 2025, at 11:59pm (Jamaica Time).

2. HOW TO ENTER

- To be eligible for an entry, the Participant is required to apply for a mortgage during the promotion period.
- Once the Participant has been approved for the mortgage and same is accepted, his/her name will be automatically entered in a draw for a random selection.
- A mortgage application with more than one applicant will only receive one entry in the promotion.
- Each Qualifying Transaction constitutes one entry in the Promotion.

3. ELIGIBILITY

- This promotion is in respect of and is available to all individuals who make an application for a mortgage, receives approval, and accepts at any Sagicor Bank location during the period of the promotion.
- From the mortgage documents received, the full name and contact number of the client will be entered in the promotion for a chance to win:
 - ✓ **1 of 3 Energy Saving Appliances J\$500,000 (UNICOMER JAMAICA LIMITED Trading as Courts)**
- Three (3) grand prizes will be awarded for the promotion.
- The qualifying period for the promotion is November 11, 2024, at 12:00 am and ends on January 31, 2025, at 11:59pm (Jamaica Time).

4. INELIGIBILITY

The following persons are NOT eligible for this promotion:

- Employees, officers, agents, representatives, and contractors of Sagicor Bank, as well as Sagicor Group Jamaica and its parent company, local subsidiaries (Alliance Financial Services, Sagicor Investments Limited and Sagicor Life, any other subsidiaries not listed) and their immediate family that is/i.e., parents, spouses or children, and employees of advertising and marketing agency, Whistling Frog.
- Clients who are less than the age 18 years.
- Clients who are not in Good Standing with Sagicor Bank.
- Clients who apply for a mortgage approved outside of the Promotion Period.
- Clients who receive approval and/or accepts the mortgage offer outside of the Promotion Period.

5. EXCLUSIONS

- Persons not qualified for a mortgage.

6. PARTICIPATION

- Participation in this Campaign automatically occurs when a Participant in accordance with these Terms and Conditions makes a Qualifying Transaction.
- A Participant may terminate his/her participation in the Promotion at any time by notifying Sagicor Bank Jamaica Limited, 17 Dominica Drive, Kingston 5 at 876-960-2340. However, there may be a delay of up to fourteen (14) days in effecting such termination, as determined at the discretion of Sagicor Bank. Termination of participation implies that all the Participant's entry at any location will no longer be eligible to receive the prize.

7. GUARANTEED BENEFIT

A Sagicor Bank Mortgage - As part of the Sagicor Bank Mortgage offer, persons who apply and are confirmed for mortgage by the Bank will also get up to J\$2 Million Line of Credit, up to J\$100,000 Cashback, Special Home Insurance Rate and an Affordable Interest Rate.

8. DETAILS OF PROMOTION PRIZES

Prizes will be presented as vouchers to the winners and is valid for up to 1 year.

Three (3) grand prize winners will be drawn after the campaign period. Total value and description of prizes:

Vouchers for Energy Saving Appliances valued at J\$500,000 each (UNICOMER JAMAICA LIMITED - Trading as Courts)

TOTAL: J\$1,500,000

9. DRAWING AND AWARDING OF PRIZES

- Sagicor Group's Information Technology Team will utilize their electronic prize draw Microsoft Excel Application to randomly select 3 winners, from the Sagicor Bank locations. All Qualifying Transactions will be collated in the application and then **3 winners will be selected to receive vouchers for Energy Saving Appliances valued at J\$500,000 each.**
- Draw Date: Monday, February 10, 2025
- Draw Time: 10:00am
- Prize Draws will be done at: Sagicor Bank, 17 Dominica Drive, Kingston 5.
- All draws will be done in the presence of an Audit representative of Sagicor Group's Internal Audit Department or as required an external Audit representative.
- A supplemental drawing of six (6) reserve winners will be done, two (2) each per prize. These reserve winners will be contacted and utilized, in the order of the supplemental drawing, in the event of any of the following conditions:
 - ✓ A selected winner becomes ineligible due to any of the Promotions Terms and Conditions previously outlined.
 - ✓ A selected winner forfeits the prize.
 - ✓ Sagicor Bank is unable to contact a selected winner.

- Sagicor Bank will assume responsibility for contacting the winners using contact information submitted on the mortgage application. The winners will be notified via telephone within five (5) working days following the completion of the draw.
- To claim their prize, the winners are required to present a valid Photo Identification (Government issued, i.e., National Voter's I.D., Driver's License or Passport) to the nearest Sagicor Bank location within (5) working days from the date on which they were notified by telephone, failing which, the Prize will be forfeited.
- Five (5) attempts will be made to contact the winners by telephone over five (5) working days to arrange for the prize to be awarded. In the event Sagicor Bank is not able to contact a winner, or a winner forfeits the prize, Sagicor Bank reserves the right to reallocate the prize to a reserve winner in the order in which they were drawn.

10. LIMITATION OF LIABILITY

- Prizes must be accepted as awarded. Any change in prize will be subject to the approval of the Betting, Gaming & Lotteries Commission ("BGLC").
- Prizes are not transferrable or redeemable for cash.
- Sagicor Bank reserves the right to verify the eligibility of Participants.
- All decisions by Sagicor Bank in respect of all matters relating to the Promotion, including the choice of winner(s) shall be final with the approval of the Betting, Gaming and Lotteries Commission.
- Winners agree that (except where prohibited by law), Sagicor Bank may use a winner's name, picture and likeness for advertising and promotional purposes, including advertising in the form of a video and print feature used across traditional and nontraditional channels and to take part in any publicity event(s) arranged by Sagicor Bank, resulting from this prize draw, without further compensation. A release form will be given to winners to sign confirming permission to use their name, picture, and likeness. Winners who disagree will forfeit the prize.
- Participants are advised to obtain independent legal advice at their own expense in relation to their participation in the Promotion. Sagicor Bank will not be responsible for any consequences that any Participant may suffer (including without limitation any damage, loss, injury or disappointment), or

that results in an infringement of any law or regulation, by entering the Promotion or the Participant's acceptance of any prize.

- To the fullest extent permitted by law, each Participant in the promotion is deemed to have waived any right he/she has or may have against Sagicor Bank and its officers, servants, employees, sponsors, representatives and/or agents (including without limitation, any third party service providers or vendor that Sagicor Bank may engage for the purposes of the Promotion) in respect of any loss or damages howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion even if Sagicor Bank has been advised of the possibility of such damages in advance.
- Sagicor Bank reserves the right in its absolute discretion to amend, suspend or terminate this Promotion at any time with or without notice, subject to the BGLC's approval.

Sagicor Bank reserves the right as permitted by the BGLC to void any and all entries of a Participant, who Sagicor Bank believes to have tampered with or impaired the administration, security, fairness or proper operation of this Promotion.

- Participants agree to be bound by the terms and conditions and any other requirements set out in the promotional material and Terms and Conditions. Refusal to agree or non-compliance with or breach of these Terms and Conditions may result in the participant being disqualified from the Promotion, and any prize won/awarded may be forfeited, withheld, withdrawn or reclaimed.
- Sagicor Bank has made and makes no representation or warranty whatsoever, either express or implied, with respect to the condition, fitness, design, operation or workmanship of any prize awarded. Sagicor Bank shall not be liable in any manner whatsoever to a prize winner or any other person for any loss, failure of operation, service or maintenance, damage or expense of any kind or nature caused, directly or indirectly, by the use of the prize.
- The processing of the Participants' personal data shall be for the purposes of facilitating the Promotion and will be processed by Sagicor Bank in accordance with applicable law and policies.
- These Terms and Conditions shall be governed by the laws of Jamaica.

Authorized under section 58(3) of the Betting, Gaming and Lotteries Act.