

TERMS & CONDITIONS

Please carefully read and understand the following terms and conditions governing SAGICOR BANK's Discover Greece (hereinafter "the Promotion"). This is a legally binding contract which contains provisions of your rights during the campaign to protect both you and the Bank.

All other definitions contained in Sagicor Bank's Cardholder Agreement will apply to these terms and conditions.

This promotion is organized by Sagicor Bank Jamaica Limited ("the Bank").

1. DEFINITIONS

'The Bank' refers to Sagicor Bank Jamaica Limited

'BIN' refers to the Bank Identification Number which is the first 6- or 8-digit number reflected on the eligible cardholder credit card plastic.

'Cardholder Agreement' refers to the contract of service between the Bank and the targeted cardholder offering a line of credit.

'Eligible Cardholder' means the person to whom an Eligible Sagicor Bank Credit Card has been issued by the Bank, as stated in the list of eligible products at item (3)(ii) above.

'Good Standing' means the primary credit card account must be in full compliance with this agreement, including making at least the minimum monthly payment due up to the end of the promotional period and for a minimum of 12 months prior to the start of the promotional period.

'Promotional period' refers to the duration of the promotion which commences on October 1, 2023, at 0000hrs (Jamaica Time) and ends on November 25, 2023, at 23:59hrs.

'Purchases' means buying any goods/services and does not include Balance transfer and Cash advance transactions.

'Qualifying Transaction' refers to purchase made in a single receipt that occurs during the promotional period amounting to a minimum (inclusive of GCT) of:

- J\$150,000/US\$968 on a Sagicor Bank Visa/Mastercard Gold Credit Card
- 2. J\$200,000/US\$1,290 on a Sagicor Bank Visa/Mastercard Platinum Credit Card
- J\$250,000/US\$1,613 on a Sagicor Bank Mastercard Black Credit Card

*Exchange rate used US\$1: JA\$155

'Qualifying Transaction' does not include any transaction listed under Clause 5 of the Terms and Conditions of the promotion. All Qualifying Transactions constitute an automatic entry to the promotion.

2. HOW TO ENTER

- To qualify for this offer, cardholders must make a qualifying transaction in a single receipt during the campaign period using their eligible Sagicor Bank Credit Card.
- Qualifying transactions must be reflected on the cardholder's credit card account by November 27, 2023, at 23:59hrs to be eligible for entry in the prize draw.
- Cardholders can participate as many times as they wish. There is no limit on the number of entries.
- Transactions done by supplementary/or joint cards are attributed to the primary accountholder for eligibility for the prize draw.
- Multiple entries will be generated if multiple Qualifying Transactions are done by the Eligible Cardholder during the Promotional Period.

3. ELIGIBILITY

i. QUALIFYING TRANSACTION

- A Qualifying Transaction earns one (1) automatic entry, net any refund or credit adjustments.
- Purchases in excess of the qualifying transaction amount in a single receipt will be computed into multiple qualifying transactions and will result in the corresponding number of net entries being generated.
- Refunds or credit adjustments amounting to the Qualifying Transaction amount occurring in a single receipt will result in one (1) automatic net adjustment to entries generated, reducing the number of entries.
- Denominations in excess of the minimum Qualifying Transaction with a balance less than the minimum Qualifying Transaction amount will not result in an additional entry in the promotion.
- Refunds or Credit adjustments of more than the qualifying transaction amount (in a single receipt) based on respective eligible product type will be computed into multiples of the qualifying transaction amount and will result in the corresponding number of net adjustments to entries generated. For example, a refund or credit adjustment of J\$300,000 in a single receipt on a Mastercard Gold credit Card will result in two (2) automatic deductions from existing entries generated.
- automatic deductions from existing entries generated.
 The USD billing amount on a USD billing credit card and the JMD transaction billing amount on a JMD billing credit card will be used to determine if the transaction is a qualifying transaction.

ii. ELIGIBLE PRODUCTS The promotion is open to the following eligible credit card products:

- Sagicor Bank Mastercard Gold Credit Card JMD billing
 Bin #540179
- Sagicor Bank Mastercard Platinum Credit Card JMD billing
 Bin #546658
- Sagicor Bank Mastercard Black Credit Card JMD billing
 Bin #535856
- Sagicor Bank Visa Gold Credit Card USD billing
 Bin # 490790
- Sagicor Bank Visa Platinum Credit Card USD billing
 Bin # 455971

iii. ELIGIBLE ACCOUNTS

- The credit card account must be in Good Standing on the date of the prize draw.
- All new and existing secured and unsecured accounts opened on the eligible Sagicor Bank Mastercard credit card products.
- All new and existing eligible Sagicor Bank Mastercard and Visa credit card account.

4. INELIGIBILITY

The following are NOT eligible for this promotion:

- Any Sagicor Bank credit card product not explicitly included in the stated list of eligible products at item (3)(ii) above.
- Employees, officers, agents, representatives, and contractors of Sagicor Group Jamaica its parent company, local subsidiaries (Sagicor Bank Jamaica Limited, Sagicor Investments Jamaica Limited, and Sagicor Life Jamaica Limited, any other subsidiaries not listed), and their immediate family such as parents, spouses or children, and employees of advertising and marketing agency, Whistling Frog.

5. EXCLUSIONS

(a) fees/annual fee charges; (b) interest charges; (c) cash disbursements; (d) cash advances and ATM withdrawals; (e) balance transfer and balance transfer charges; (f) loans and other miscellaneous fees and recurring payments (g) purchase returns/credit vouchers (h) service/transaction charges or adjustments (credit/debit) do not qualify as a tax payment transaction and are not eligible for entry. Entries from unauthorized card use or made with lost or stolen or fraudulent eligible Sagicor Bank Credit Cards are invalid.

6. PARTICIPATION

- Participation in this campaign occurs when Eligible Cardholders in accordance with these Terms and Conditions make a Qualifying Transaction.
- The use of your eligible Sagicor Bank Credit Card to make a Qualifying Transaction during the Campaign Period constitutes the primary cardholders' and supplemental/joint cardholders' consent to participate in this promotion.
- By receiving, using, or accepting any benefit of prize, Cardholder acknowledges to have read these Terms and Conditions and to have duly agreed to be absolutely bound by these Terms and Conditions. An Eligible Cardholder may terminate his/her participation in the promotion at any time by notifying us via email at sbj_cardupgrade@sagicor.com or calling our Client Care Centre at 888-SAGICOR (724-4267). However, there may be a delay of up to thirty (30) days in effecting such termination, as determined at the discretion of Sagicor Bank. Termination of participation implies that Eligible Cardholders' entries (including supplemental/joint entries) will be removed from the prize draw. If a Cardholder's card is written off or terminated at any time • for any reason during the Campaign Period, whether by the Sagicor Bank or the primary cardholder, the cardholder will automatically be disqualified from participating in the campaign.

7. DETAIL OF PRIZE GRAND PRIZE (1) One (1) selected participant in the Promotion ("the Winner") will be chosen for the prize of a trip for 2 (1 winner plus 1 guest) to Greece which includes the following:

- 5-day 4-night at Aqua Luxury Suites Hotel
- Breakfast Included
- Roundtrip trip travel from Sangster International Airport in Montego Bay, Jamaica to Frankfurt International Airport in Germany to Athens International Airport to Santorini Airport in Greece
- Roundtrip airport/hotel transportation
- 1 night accommodation at Sofitel Hotel, Athens Airport
- J\$200,000 on credit card for incidentals/shopping

Total Value of Prize: JA\$1,200,000 NOTE: Traveling guest must be at least 18 years old at the time of travel.

8. DRAWING AND AWARDING OF PRIZES

- Sagicor Bank's Information Technology Team will utilize its Electronic Prize Draw Microsoft Excel Application to randomly select winner(s).
- Draw Date: December 13, 2023
- Draw Time: 12:30pm
- Prize Draws will be done at: Sagicor Bank Head Office, 17 Dominica Drive, Kingston 5.
- Sagicor Bank's Information Technology Team will utilize its Electronic Prize Draw Microsoft Application to randomly select winner.
- The Bank will assume responsibility for contacting the winners. The winner will be notified via telephone using the contact numbers registered on their Sagicor Bank Credit Card account within three (3) working days following the completion of the Draw.
- Five (5) attempts will be made to contact the winner by telephone and/or email over a three (3)-day period to arrange for presentation of the prizes. In the event the Bank is not able to make contact with the winner, or the winner forfeits the prize, the Bank reserves the right to reallocate the prize to a reserve winner, contacting them in the order in which they were drawn.
- The winner is required to sign and return letter of acceptance via email or hard copy to Sagicor Bank within three (3) working days from the date on which the telephone call is received and/or notification email is sent, failing which, the Prize will be forfeited.
- The first entry selected will be the winner.
- A supplemental drawing of nine (9) reserve winners will be done. These reserve winners will be contacted over a maximum two (2) working days period and utilized, in the order of the supplemental drawing, in the event of any of the following conditions:
- A previously selected winner becomes ineligible due to any of the Promotions Terms and Conditions previously outlined.
- A previously selected winner forfeits the prize.
- The Bank is unable to contact a previously selected winner.
- The Bank reserves the right to have additional supplemental drawings at its sole discretion.
- All drawings will be done in the presence of an Audit representative of Sagicor Group's Internal Audit Department or as required an external Audit representative.
- Prizes must be claimed by **December 22, 2023.**
- The results of the drawings are final and binding on all participants.
- Unclaimed Prizes remain the property of Sagicor Bank Jamaica Ltd.
- The winner is required to present a valid Photo Identification (Government issued, i.e., National Voter's I.D., Driver's License or Passport) along with their Sagicor Bank Mastercard or Visa Credit Card to the Sagicor Bank Branch most convenient to them.

9. LIMITATION OF LIABILITY

- Sagicor Bank reserves the right to verify the eligibility of participants.
- By entering this Promotion, all entrants agree to these Official
 - Rules.
- All decisions by Sagicor Bank, in respect of all matters relating to the Promotion, including the choice of Winner(s) shall be final.
- The Winner and their guest must hold a valid Photo Identification (Government issued, i.e., National Voter's I.D., Driver's License or Passport). The Winner and their guest must also be holders of the applicable Visa(s) required for the trip to Greece.
- The Prize cannot be exchanged or redeemed for cash and shall not be transferred to another individual.
- Any tickets, whether awarded as a prize and/or are included as part of the promotion, must be accepted as awarded. By accepting tickets as a prize and/or as part of a promotion, the holder is deemed to have accepted all applicable terms and conditions. Sagicor Bank will not be liable for any changes to prizes occurring outside of its control.
- Prizes will not be substituted for cash. Winner and their guest will be responsible for any expenses not explicitly stated as part of the prize, e.g. travel documents including visas, taxes, long distance phone calls, room service, laundry, mini-bar items, loss of hotel property, damage to hotel property or any other expenses incurred at the hotel, personal expenses unrelated to the program (shopping, transportation to local sites, food expenses aside from scheduled meals, transportation during free time, accident insurance and any personal tax that may be levied on guests). All resort fees and local taxes are already included in the prize.
- Winner agrees that (except where prohibited by law), Sagicor Bank may use a winner's name, picture, and likeness for advertising and promotional purposes, and to take part in any publicity event(s) arranged by Sagicor Bank, resulting from this prize draw, without further compensation.
- Participants are advised to obtain independent legal advice at their own expense before participating 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, representatives and/or agents (including without limitation, any third party service providers or participating Merchants 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 Betting, Gaming & Lotteries Commission's approval.
- Sagicor Bank reserves the right as permitted by the Betting, Gaming and Lotteries Commission to void any and all entries of an entrant, who Sagicor Bank believes to have tampered with or impaired the administration, security, fairness or proper operation of this promotion.
- Sagicor Bank does not endorse and will not be responsible or liable for any part of the transaction of the underlying products or services including but not limited to the quality, delivery, warranties, exchange policy of a Merchant which remains the responsibility of the Merchant.
- Sagicor Bank represents that there is no joint venture, agency or partnership between any Merchant and Sagicor Bank and that Merchant and Sagicor Bank are independent contractors. Sagicor Bank will not be liable for any loss, theft or damage related to the performance of the Merchants, their products or services.
- Sagicor Bank does not accept liability for reduced eligibility due to exchange rate fluctuation.
- Participants agree to be bound by the terms and conditions and any other requirements set out in the promotional material. Refusal to agree or non-compliance with or breach of these Terms & Conditions may result in the participant being disqualified at any stage of the Promotion, and any prizes won/awarded may be forfeited, withheld, withdrawn or reclaimed.
- 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 its Privacy Policy.
- These Terms & Conditions shall be governed by the law of Jamaica.

