

# 60,000



**60 WINNERS**

**of J\$60,000 EACH**

## REASONS to Celebrate this 60<sup>th</sup> Independence!

### TERMS & CONDITIONS

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

#### 1. DEFINITIONS

**'The Bank'** refers to Sagicor Bank Jamaica Limited

**'Campaign Period'** refers to the duration of this campaign: Campaign Period: Entry to the campaign commences on Monday, August 01, 2022 at 0000hrs (Jamaica Time) and ends on Wednesday, August 31, 2022, at 2359hrs

**'Cashback'** refers to a one-time statement credit of J\$60,000 awarded to 60 Eligible Cardholders who have been identified as winners of the promotion.

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

**'International purchase(s)'** means payment transactions made at any merchant outside of the geographical borders of Jamaica.

**'Online purchases'** or **'E-commerce purchases'** mean payment transactions made over the Internet from merchants.

**'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 for a minimum of 12 months.

**'Cardholder'** means the person to whom a Sagicor Bank Visa and Mastercard credit card has been issued by the Bank.

**'Qualifying Transaction'** refers to any local/ international in store/merchant purchase, or an Online 'e-commerce' purchase that occurs during the promotional period using an eligible Sagicor Bank Mastercard credit card for purchase of J\$6,000 or more.

#### 2. TERM OF OFFER /HOW TO ENTER

- To be eligible for an entry, Eligible Cardholders are required to make a qualified transaction of J\$6,000 or more using their Sagicor Bank Mastercard /Visa card during the Campaign Period.
- Transaction amount must meet a minimum of J\$6,000 (or its equivalent in any other currency) for an automatic entry to be generated.
- Purchase type transactions, however initiated, must be posted to the credit card account by **Friday, September 02, 2022, at 2359hrs** to be eligible for entry.
- Purchases of J\$6,000 or more (or its equivalent in any other currency) earns one (1) automatic draw entry.
- Total transaction amount includes any GCT portion that was included in the spend.
- Delinquent cardholders (accounts in arrears more than 30 days) will not be eligible for entry or qualify as winners.
- There is no limit on the number of qualifying entries.
- Transactions done by supplementary cards are attributed to the primary accountholder for eligibility.
- The JMD transaction equivalent reflected on a USD Billing credit card will be used to determine whether the transaction is a qualifying transaction. Transactions conducted in USD will be converted at the applicable Bank of Jamaica (BOJ) exchange rate.
- Any refunds or credit adjustments from any purchase made will result in a net adjustment to the qualifying transaction amount that is reflected on the authorized user's statement at the end of the campaign period.

#### 3. DESCRIPTION OF PRIZE

**Cash back amount of J\$60,000** will be credited to each primary cardholder's credit card account.

**Total number of winners: Sixty (60)**

**Total Prize value: J\$3,600,000**

#### 4. APPLICATION OF CASHBACK

Cashback will be applied to the primary cardholder's statement on **Friday, October 7th, 2022.**

NB. Cashback will appear as **'SBJ JA 60 Cashback Reward'** on the primary cardholder's credit card statement.

#### 5. ELIGIBILITY

##### I. ELIGIBLE PRODUCTS

**The promotion is open to the following eligible credit card products:**

- Sagicor Bank Mastercard Gold Credit Card
- Sagicor Bank Mastercard Platinum Credit Card
- Sagicor Bank Mastercard Standard Credit Card
- Sagicor Bank Visa Gold Credit Card
- Sagicor Bank Visa Platinum Credit Card
- Sagicor Bank Visa Classic Credit Card

##### II. ELIGIBLE ACCOUNTS

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

#### 6. 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 (5)(i) above.
- Sagicor Group Jamaica Team Credit Card Products, Employees of Sagicor Group Jamaica, its parent company, local subsidiaries (Sagicor Bank Jamaica Limited, Sagicor Investments Limited and Sagicor Life, any other subsidiaries not listed), and their immediate households such as parents, spouses or children, and employees of Whistling Frog.

#### 7. 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/refunds (h) service/transaction charges or adjustments (credit/debit) do not qualify as a purchase transaction and are not eligible for entry. Entries from unauthorized card use or made with lost or stolen or fraudulent Sagicor Bank Mastercard/Visa Credit cards are invalid.

#### 8. PARTICIPATION

- Participation in this Promotion occurs when cardholders who are eligible in accordance with these Terms and Conditions make a Qualifying Transaction.
- The use of Sagicor Bank Jamaica Limited Credit Card to make a purchase constitutes a primary cardholders' and supplemental/joint cardholders' consent to participate in this promotion.
- By receiving, using or accepting any benefit of this rebate, Cardholder acknowledges to have read these Terms and Conditions and to have duly agreed to be absolutely bound by these Terms and Conditions.
- A Cardholder may terminate its participation in the Promotion at any time by notifying us via email at **SBJ\_RewardsRedeem@sagicor.com** or call 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.
- If a cardholder's card is written off, closed, cancelled or terminated at any time for any reason, whether by the Sagicor Bank or the primary cardholder, the cardholder will immediately be disqualified from participating in the Promotion and any unpaid rebate shall automatically and immediately be forfeited.

#### 9. DRAWING AND AWARDING OF PRIZES

- Sagicor Bank's Information Technology Team will utilize their Electronic Prize Draw Microsoft Excel Application to randomly select winners.
- Draw Date: **Tuesday, September 20, 2022**
- Draw Time: 10:30am
- Prize Draws will be done at: Sagicor Bank Head Office, 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.
- The first sixty (60) entries selected will be the winners.
- A supplemental drawing of six (60) reserve winners will be done. 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.
- The Bank is unable to contact a previously selected winner.
- Winning card account(s) not in good standing and or closed will not qualify as winner(s).
- The Bank will assume responsibility for contacting the winners. The winners will be notified via telephone and email using the contact information registered on their eligible Sagicor Bank Mastercard /Visa credit card account within seven (7) working days following the completion of the Draw.
- Five (5) attempts will be made to contact the winners by telephone over a seven (7)-day period to arrange for presentation of the prize. In the event we are not able to contact a winner, or a winner forfeits the prize, the Bank reserves the right to reallocate the prize to a reserve winner, subsequently contacting them within seven (7) working days in the order in which they were drawn.
- All winners (including reserves) will forfeit his or her right to claim the prize once the bank was unable to contact them within (7) working days. If the Bank is unable to identify all sixty (60) qualified winners due to ineligibility under any of the Promotions Terms and Conditions, the remaining prize(s) will remain the property of Sagicor Bank Jamaica.
- The winners are required to return the signed letter of acceptance via email or hardcopy to Sagicor Bank within two (2) working days from the date on which the notification email is sent, failing which, the Prize will be forfeited.
- Prizes must be claimed/accepted by **Monday, October 03, 2022.**
- The results of the drawings are final and binding on all participants.
- 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) along with their Sagicor Bank Mastercard /Visa Credit Card to the Sagicor Bank Branch most convenient to them.

#### 10. LIMITATION OF LIABILITY

- Prizes must be accepted as awarded and cannot be transferred, assigned, substituted, or redeemed for cash in hand or bank account. Sagicor Bank will not be liable for any changes to prizes occurring outside of its control.
- Sagicor Bank reserves the right to verify the eligibility of participants.
- By entering this Promotion, all entrants agree to these Terms and Conditions.
- All decisions by Sagicor Bank, in respect of all matters relating to the Promotion, including the choice of winner(s) shall be final.
- Winners agree 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 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 disapproval), 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 Betting, Gaming & Lotteries Commission's (BGLC) approval.
- 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, refund or 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 damages related to the performance of the Merchants, their products or services.
- 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 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 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 at any stage of the Promotion, and any prizes or cash back 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 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.



**Sagicor Bank**