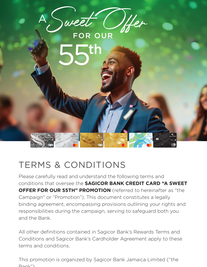
A Sweet Offer FOR OUR 55th



TERMS & CONDITIONS

Please carefully read and understand the following terms and conditions governing the **SAGICOR BANK CREDIT CARD "A SWEET OFFER FOR OUR 55TH" PROMOTION** (referred to hereafter as "The Campaign" or "Promotion"). This document constitutes a legally binding agreement, encompassing provisions outlining your rights and responsibilities during the campaign, serving to safeguard both you and the Bank.

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

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

1. DEFINITIONS

"The Bank" or **"Sagicor Bank"** refers to Sagicor Bank Jamaica Limited.

"Bonus Points" means additional reward points that the Bank at its discretion may choose to apply as an incentive.

"Promotion Period" refers to the duration of this promotion. Entry to the campaign commences on **June 16, 2025, at 00:00hrs** and ends **July 31, 2025, at 23:59hrs.**

"Cardholder Agreement" refers to the contract of service between the Bank and the Eligible Cardholders offering a line of credit

"Card" or "Eligible Products" refers to all qualifying non-dollar/personal Sagicor Bank credit cards, including Mastercard Black ,MO, Visa Platinum ,UBL, Mastercard Platinum ,JMO, Visa Gold USD, Mastercard Gold ,JMO, and Mastercard Standard ,JMO.

"Eligible Cardholders/Cardholder" means a person to whom a Sagicor Bank Eligible Product credit card has been issued by the Bank.

"Eligible Purchase/Purchase" means any transaction that meets the qualifying amount (including GCT) per segment made at a merchant using an Eligible Product and does not meet the criteria outlined in the "Exclusions" as defined in section 5 herein.

"Good Standing" means the primary credit card account must be in full compliance with our agreement, including making at least the minimum monthly payment due up to the end of the promotional period and no minimum of 3 months prior to the start of the promotional period. For credit card accounts that have been active for less than 3 months, the account must be in full compliance with this agreement including making at least the minimum monthly payment due up to the end of the promotion period and at the 3 months prior to the start of the promotional period since the account's activation.

"Qualifying Transaction" refers to purchase of J$15,000.00 (inclusive of GCT) made on a single receipt that occurs during the promotional period. 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.

Prize" refers to 55,000 bonus points awarded to an Eligible Cardholder by Sagicor Bank as an incentive earned for making an Eligible Purchase. Only primary Cardholders will be eligible to receive the prize associated with the promotion.

"Reserve Winner" means an extra cardholder who can serve as an alternative or substitute winner in the promotion in the case where the previously selected winner becomes ineligible due to any of the Promotions Terms and Conditions outlined.

Sagicor Reward Points Account" means the Sagicor Bank Account opened in the Eligible Cardholder's name for crediting and debiting of Sagicor Reward Points earned or redeemed in connection with the Program.

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.
- Cardholders can participate as many times as they wish. There is no limit on the number of entries that are awarded.
- 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.
- Qualifying Transactions executed by Eligible Cardholders must be posted to the credit card account on or before **August 2, 2025, at 23:59hrs.**

3. ELIGIBILITY

I. QUALIFYING TRANSACTIONS

- The promotion is valid for all Qualifying Purchases of J$15,000.00 on one receipt (inclusive of GCT) or more conducted with an Eligible Product throughout the promotion period.
- Qualifying Transactions of more than J$15,000.00 will be computed into multiples of J$15,000.00 and will result in a corresponding number of entries to be generated. For example, Qualifying Transactions totaling J$30,000.00 will result in two (2) automatic entries to be generated.
- Entries for Qualifying Transactions of more than J$15,000.00 will be computed into multiples of J$15,000.00 and will result in a corresponding number of entries earned. For example, a refund or credit adjustment totaling J$30,000.00 will result in two (2) automatic deductions from entries earned generated.
- Refunds or Credit Adjustments totaling J$15,000.00 or more that are posted to the credit card account up to 7 days after the end of the promotion period will reduce the Eligible Cardholder number of entries earned.
- The JMD transaction billing amount will be used to determine if the transaction is a qualifying transaction.
- Transaction amounts billed in USD on a Visa credit card will be converted at an exchange rate of JMD 163.21 to determine if the transaction is a qualifying rate.

II. INELIGIBILITY

The following are **NOT** eligible for this promotion:

- All other Sagicor Bank credit card products that are not explicitly included in the table of Eligible Products.
- Employees, officers, agents, representatives, and contractors of Sagicor Group Jamaica Limited, Sagicor Financial Corporation (Sagicor Bank and Sagicor Group Jamaica Limited collectively) and Sagicor Life Jamaica Limited, any other subsidiaries and their immediate family (immediate family means all children regardless of where they live) and those living in the same household (whether or not related), and employees of Sagicor Group Advertising and Marketing Agency, Whitting Frog are not eligible to enter or win.

5. EXCLUSIONS

The following transaction types do not qualify as a Qualifying Transaction:

- fees/annual fee charges; (b) interest charges; (c) cash disbursements; (d) cash advances and ATM withdrawals; (e) balance transfers 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 prizes.
- Entries from unauthorized card use or made with lost or stolen or fraudulent Sagicor Bank Credit Cards are invalid.

6. PARTICIPATION

- The use of your eligible Sagicor Bank credit card to make a Qualifying Transaction during the Campaign Period constitutes the Eligible Cardholder's consent to participate in the promotion.
- Participation constitutes Eligible Cardholder's full and unconditional agreement of the terms and conditions, and Sagicor Bank's decisions, which are final and binding in all matters related to this prize draw/raffle.
- An Eligible Cardholder has terminated their participation in the promotion at any time by notifying us via email at SBJ_CreditCardPromotion@sagicor.com or calling our Client Care Centre at 888-SAGICOR (724-4267). However, termination of participation will be effective at least 24hours prior to the prize draw date. Termination of participation implies that a cardholder's entry will be removed from the prize draw.
- If an Eligible Cardholder's card is written off or terminated at any time for any reason by 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(S)

- Ten (10) Eligible Cardholders will be selected as winners to receive **55,000 bonus points.**
- The overall promotion prize is **550,000 Bonus Points** which is equivalent to **J$550,000.**

8. APPLICATION OF PRIZE

- Bonus Points will be applied to the primary cardholder's Sagicor Reward Points Account on **September 3, 2025, with narration 'Sagicor Bank 55J 55K BNS PTS Promotion'.**

9. BONUS POINTS GENERAL TERMS

- Bonus Points will be applied by Sagicor Bank.
- Bonus Points will be applied to the primary Eligible Cardholders' Sagicor Reward Points Account (as determined by Sagicor Bank records) linked to the Card used to earn the Bonus Points.
- Accounts must be in good standing for the Bonus Points credit to be applied.
- Bonus Points must be accepted as awarded and cannot be transferred, assigned, substituted, or redeemed for cash. Sagicor Bank will not be liable for any changes to the Bonus point benefit occurring outside of their control.
- Eligible Cardholders on the same account will only qualify for one instance of Bonus Points.
- Refusal to agree or non-compliance with or breach of these Terms and Conditions may result in an Eligible Cardholder being disqualified at any stage of the Promotion, and Bonus Points wrongfully awarded may be forfeited, withdrawn, cancelled or reclaimed.
- Sagicor Bank may, with prior approval from the Betting, Gaming and Lotteries Commission (BGLC), reverse any Bonus Points benefit or a portion thereof if the Bank determines that an Eligible Cardholder has been unjustly rewarded.
By receiving, using or accepting any benefit of these Bonus Points, the Winner(s) acknowledges to have read these Terms and Conditions and to have duly agreed to be absolutely bound by these Terms and Conditions.

10. 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: Wednesday, August 20, 2025
- Draw Time: 10:30am
- Prize Draws will be done at: Sagicor Bank Head Office, 17 Dominica Drive, Kingston 5.
- All drawings will be done in the presence of an Audit representative of Sagicor Group's Internal Audit Department or as required provisional Audit authorities.
- The top ten (10) entries selected will be the Winner and Reserve Winners(s) not guaranteed "winning and/or closed will not qualify.
- Four (4) attempts will be made to contact the Winner(s) by telephone over a two (2) day period, commencing the morning after the prize draw in order to arrange for the presentation of the prize.
- A supplemental drawing of ten (10) reserve Winners will be drawn.In the event we are not able to make contact with the Winner, or a Winner forfeits the prize, the Bank reserves the right to redraw the prize to a reserve winner.
- These reserve winners will be contacted over a maximum of two (2) working days with utilized in the order of the supplemental drawing, in the event of any of the following conditions:
  - A previously selected Winner becomes ineligible for 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. In the event the bank is not able to contact a winner, a winner forfeits the prize, or the bank is unable to identify all qualified winners or reserve winners due to ineligibility under any of the Promotion's Terms and Conditions, the remaining prize(s) will remain the property of Sagicor Bank.
- The Winner is required to return the signed letter of acceptance via email or hand/post to Sagicor Bank located at 17 Dominica Drive, Kingston 5 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 **September 1, 2025.**
- The Bank (Bank's Representative) should email acceptance letter to the Marketing Representative who contacted the client or send via email to SBJ_CreditCardPromotion@sagicor.com.
- All decisions by Sagicor Bank in respect of all matters relating to the Promotion, with prior approval from the Betting, Gaming and Lotteries Commission (BGLC), including the selection of Winners, are final and binding on all Eligible Cardholders.
- An Eligible Cardholder is not a winner of the prize unless and until the Eligible Cardholder's eligibility has been verified and the Eligible Cardholder has been notified that verification has been completed.

11. LIMITATION OF LIABILITY

- Sagicor Bank reserves the right to verify the eligibility of Eligible Cardholders.
- Sagicor Bank does not accept liability for reduced eligibility due to exchange rate fluctuation.
- Sagicor Bank will not be responsible for (1) any technical failure of any kind, including but not limited to disconnections, interruptions or malfunctions of network software or hardware, (2) unauthorized human intervention or any technical error which may occur in the administration of the raffle or processing of entries and (3) any incorrect or inaccurate information whether caused by any of the equipment, or programming associated with or utilized in the raffle or any inaccurate or incorrect information used or caused by the participants.
- Sagicor Bank reserves the right as permitted by the Betting, Gaming and Lotteries Commission (BGLC) to void the scoring of all transactions done by an Eligible Cardholder who Sagicor Bank believes to have tampered with or impaired the administration, security, fairness, or proper operation of this Promotion.
- Eligible Cardholders 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 Eligible Cardholder may suffer (including without limitation any damage, loss, injury, or disappointment), or that result 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 Eligible Cardholder 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 in contract, in tort, negligence or otherwise, in connection with the Promotion even if Sagicor Bank has been advised of the possibility of such damages in advance.
- Winners agree and consent to (except where prohibited by law) Sagicor Bank using the winner's name, photo and likeness for advertising and promotional purposes, and to take part in any publicity events arranged by Sagicor Bank, resulting from this prize, without further compensation.
- Sagicor Bank reserves the right to amend, suspend or terminate this Promotion at any time with or without notice, subject to the Betting, Gaming and Lotteries Commission (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 any merchant which remains the responsibility of the merchant.
- 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 any merchant which remains the responsibility of the merchant.
Sagicor Bank represents that there is no joint venture, agency or partnership between merchants and Sagicor Bank and all merchants and Sagicor Bank are independent contractors.
Sagicor Bank will not be liable for any loss, theft or damage incurred in the performance of any merchant, their products, or services.
- Eligible Cardholders agree to be bound by the terms and conditions and any other requirements set out in the promotional material and Terms and Conditions.
- The processing of the Eligible Cardholders' personal data shall be for the sole purpose 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(2) of the Betting, Gaming and Lotteries Act.

Sagicor Bank
A member of Sagicor Group Jamaica

55 YEARS