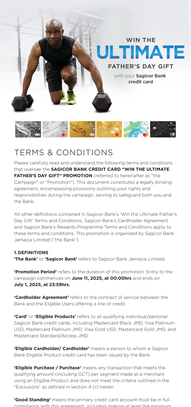

TERMS & CONDITIONS

Please carefully read and understand the following terms and conditions that govern the **SAGICOR BANK CREDIT CARD "WIN THE ULTIMATE FATHER'S DAY" PROMOTION** ("the Promotion") (hereinafter the "Terms and Conditions" 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 "Win the Ultimate Father's Day Gift" Terms and Conditions, Sagicor Bank's Cardholder Agreement and Sagicor Bank's Rewards Programme Terms and Conditions apply to these terms and conditions. This promotion is organized by Sagicor Bank Jamaica Limited ("the Bank").

1. DEFINITIONS

"The Bank" – Sagicor Bank" refers to Sagicor Bank Jamaica Limited.

"Promotion Period" refers to the duration of this promotion. Entry to the campaign commences on **June 10, 2025, at 10:00:00** and ends on **July 31, 2025, at 23:59hrs.**

"Cardholder Agreement" refers to the contract of service between the bank and the cardholder governing a line of credit.

"Card" or **"Eligible Products"** refers to all qualifying individual/personal Sagicor Bank credit cards, including Mastercard Black ,MC Visa Platinum ,MC Mastercard Platinum ,MC Visa Gold, MC Mastercard Gold, Visa Platinum and Mastercard Gold Rewards ,PRE.

"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 criteria for this Promotion and which is made on an unsecured line using an Eligible Product and does not meet the criteria outlined in the "Exclusions" as defined in section 6 – Exclusions.

"Good Standing" means the primary credit card account must be in full compliance with this agreement, including making at least the minimum payment by the payment due date, and the cardholder must not have any overdue payments prior to the start of the promotion. Additional grace for credit card accounts that have been active for less than 12 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 for all transactions made after the start of the promotional period since the account's activation.

Segments	Standard Rate	Platinum Rate
Minimum Spend	JMD$10,000 or USD equivalent	JMD$50,000 or USD equivalent

All Qualifying Transactions constitute an automatic entry to the promotion.

"Prize" refers to Gym Equipment awarded to an Eligible Cardholder by Sagicor Bank as an incentive award for making a Qualifying 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 (Winner) becomes ineligible due to any of the Promotions Terms and Conditions outlined.

"Sponsor" refers to a subgroup of Cards that is assigned to an Eligible Cardholder. The subgroup is divided into two (2) segments as stated below:

Cards	1 Replaced Sponsorship Rate JMD 1 Replaced Sponsorship Rate USD 1 One Dollar USD	1 Replaced Platinum JMD 1 Replaced Platinum USD 1 Free Platinum USD

"Supplier" refers to the company Curro (Jamaica) Limited who Sagicor Bank engage to supply the Prize.

"Winner" refers to an Eligible Cardholder who has been confirmed to have won the Promotion. The winner must be residing in Jamaica.

2. HOW TO ENTER

- To qualify for this offer, cardholders must make a qualifying transaction on a single account during the promotion 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 cardholders are attributed to the primary accountholder for eligibility for the prize draw.
- Multiple entries will be generated for eligible Qualifying Transactions are done by the Eligible Cardholder Qualifying Transaction Period. Qualifying Transactions processed by Eligible Cardholders must be posted to the credit card account on or before **July 3, 2025, at 23:59hrs.**

3. ELIGIBILITY

TRANSACTION ELIGIBILITY

- The promotion is valid for all Eligible Purchases conducted with an Eligible Product throughout the promotion period and meet the minimum amount (including GCT) per segment.
- A Qualifying Transaction must be one (1) authorized entry, after any refund or credit adjustments.
- Purchases in excess of the qualifying transaction amount in a single record will be computed into multiple qualifying transactions and entries, based on the maximum number of entries awarded per segment.
- 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 that meet the minimum amount (including GCT) or more per segment that are posted to the credit card account up to 3 days after the date and of the promotion period will reduce the Eligible Cardholder number of entries earned.
- Refunds or Credit adjustments of more than the qualifying transaction amount (in a single record) per segment will be computed into multiples of the qualifying transaction amount and will result in the corresponding number of not adjustments to entries earned. Refunds or Credit adjustments of more than the qualifying in a single record for a cardholder belonging to a Sponsorship(Card Segment will result in two (2) automatic deductions from existing entries generated.
- 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$ 160.63 to determine if the transaction is a qualifying transaction.

4. EXCLUSIONS

- The following are not eligible for this promotion:
  All other Sagicor Bank credit card products that are not explicitly mentioned in the "Eligible Products" definition.
  Employees, officers, agents, representatives, and subsidiaries of Sagicor Group Jamaica (in 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 families (parents, spouse or children regardless of where they live) and those living in the same household (whether or not related), and immediate family members of Advertising and Marketing Agency, Whistling Frog are not eligible to enter or win.
  The following transaction types do not qualify as a Qualifying Transaction:
  Fees (annual fee charges), Interest charges (GCT on interest charges), cash advances, cash advances and ATM withdrawals, balance transfer and balance transfer charges, (1) Lump sum payments, miscellaneous fees and recurring payments (2) purchase returns/credit vouchers/refunds (3) service charges (4) interest charges (5) adjustments (credit/debit) do not qualify as a purchase

5. PARTICIPATION

- The prize 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 acceptance of the Terms and Conditions and agreeing to the decisions, which are final and binding on all matters relating to the prize draw/raffle.
- An Eligible Cardholder may terminate their participation in the promotion at any time by notifying us via email at SBJ_CreditCardPromotions@sagicor.com or writing 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 in default, or has been in default any time for any reason during the Campaign Period, the decision by the Sagicor Bank to the primary cardholder, the cardholder will automatically be disqualified from participating in the Sagicor campaign.

6. DETAIL OF PRIZE(S)

- One Eligible Cardholder will be selected as Winner to receive Gym Equipment.
- The Winner will choose any piece or pieces of gym equipment valued up to JM$400000.00
- The prize will be supplied by Curro (Jamaica) Limited on behalf of Sagicor Bank.

7. GUARANTEED BENEFIT

- Free Delivery – The Curro (Jamaica) Limited and Sagicor Bank will arrange for delivery of the Winner's prize to the address on file after verified address in the Winner's name, at no cost to the winner. Once the Winner finishes their selection, Curro (Jamaica) Limited will send documentations in store (where applicable), their prize will be shipped within the standard delivery timeline set out by the Curro (Jamaica) Limited.

8. THE PRIZE GENERAL TERMS

- The Prize will be awarded by and is the responsibility of Sagicor Bank.
- The Prize will be awarded to the primary Eligible Cardholder (as determined by Sagicor Bank records) based on the date the entry was made the Eligible Purchase.
- Once the Winner receives the signed Acceptance Letter and valid government issued identification, (National ID, Passport or Driver's License), the Bank will be responsible for contacting the Supplier (Jamaica) Limited and make the necessary arrangements for the winner to visit the store to select their preferred Gym Equipment. Where a physical store is not available, the Winner will identify their of choice via the Curro (Jamaica) Limited catalogue.
- The Winner will be required to present a valid government issued identification (National ID, Passport or Driver's License) to the authorized personnel at Curro (Jamaica) Limited. Failure to provide identification will be used to confirm the name assigned to the prize and compared to any other purchase documentation provided. The bank will be responsible for making the necessary payments to Curro (Jamaica) Limited.
- The prize is only valid for fulfillment in 2025. If there is an issue with the item after delivery, the Winner will be advised to contact and exchange the item(s) subject to the return and exchange policy of Curro (Jamaica) Limited.
- Refund of the prize will not be applicable.
- Sagicor Bank reserves the right to make an equivalent substitute for the prize, with prior approval from the Betting, Gaming and Lotteries Commission (BGLC), if the Winner is not available to collect and/or the prize is not available for any reason.
- Refusal to agree or non-compliance with or breach of these Terms and Conditions may result in the Winner forfeiting the prize(s) forfeiture without withdrawal, or recovery.
- By receiving, using or accepting any benefit of this Prize, the Winner acknowledges to have read these Terms and Conditions and to have duly agreed to be absolutely bound by them. Sagicor Bank Limited Accounts must be in good standing in order to remain eligible for the Prize.
- Sagicor Bank reserves the right to verify the eligibility of participants and the authenticity of the Prize claim. Failure to do so will result in forfeiture of the prize. The property of Sagicor Bank. The Winner is not entitled to cash, cheque or any other form of payment for the prize, in lieu of the prize.
- The Winner is responsible for paying any cost exceeding the prize fund. All other taxes and commissions relating to quality, delivery, warranties, or exchange of the prize will be subject to the related policies governed by Curro (Jamaica) Limited.

9. DRAWING AND AWARDING OF PRIZES

- Sagicor Bank's Information Technology Team will utilize their proprietary Microsoft Power Automate Application to randomly select winners.
- **Draw Date: Tuesday, July 22, 2025**
- **Draw Time: 11:00am**
- 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 an external Audit representative.
- The first entry selected will be the winner.
- Winning card account(s) not in good standing and/ or closed will not be eligible.
- Four (4) attempts will be made to contact a prospective winner by telephone over a two (2)-day period, commencing two (2) days after the prize draw in order to provide the prospective winner with the prize. A supplemental drawing of three (3) reserve Winner(s) will be drawn in the event we are not able to contact a winner, or if the winner or a Winner forfeits the prize, the Bank reserves the right to reallocate the prize to a reserve winner.
  These reserve winners will be contacted over a maximum of two (2) working days and utilized in the order of their respective selection, 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.
  The 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 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 hardcopy 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 and the Bank reserves the right to select a new winner.
- The Bank Branch Representative should record the winner's letter in the Marketing Representative who contacted the client or send via email to SBJ_CreditCardPromotions@sagicor.com.
- All decisions by Sagicor Bank in respect of all matters related to the Promotion, subject to the approval of the Betting Gaming and Lotteries Commission, 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 confirmed and the Eligible Cardholder has been notified that verification has been completed.

10. DATA PRIVACY AND PUBLICITY

- Recipients of the Prize agree and consent to (except where prohibited by law) Sagicor Bank using the winner's name, picture, likeness and/or other provided personal information for advertising and promotional purposes, and to take part in any publicity events arranged by Sagicor Bank, resulting from this prize, without further compensation.
- By entering this promotion, you agree that personal information associated with any entry may be held and used by Sagicor Bank Ltd., its affiliates, partners, agents and Suppliers to administer the promotion.

11. LIMITATION OF LIABILITY

- The Prize must be accepted as awarded and cannot be transferred, assigned, substituted, or redeemed for cash.
- Sagicor Bank will not be responsible for any lost, stolen or undeliverable prize. This is the responsibility of the Supplier. Sagicor Bank will contact the selected Eligible Cardholder upon information. Sagicor will not be responsible for any activities that any participant may perform by entering the competition, including Sagicor's acceptance of any prize (including without limitation any damage, loss, injury, or disappointment). Sagicor Bank is not responsible for any law or regulation.
- 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 to bring a claim against Sagicor Bank, its affiliates, agents, employees, officers, representatives and subsidiaries, including without limitation, any third party service providers or vendor that Sagicor Bank may engage for the purpose of the Promotion in respect of any loss or damages howsoever arising whether in contract, tort, negligence or otherwise in connection with the Promotion.
- Sagicor Bank reserve the right 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 content, advertising, products or other materials on or available from third parties in relation to the quality, delivery, warranty, refund, or exchange policy of Supplier; which remains the responsibility of Supplier. Sagicor Bank and the Supplier are independent contractors. Sagicor Bank will not be liable for any loss, theft or damage related to the transactions of Supplier from Sagicor Bank's promotion.
- Sagicor Bank reserves the right to void the scoring of all transactions done by an Eligible Cardholder who Sagicor Bank deems to have tampered with or impaired the administration, security, fairness, or proper operation of this Promotion.
- Sagicor Bank may, with prior approval from the Betting, Gaming and Lotteries Commission (BGLC), substitute the prize with a prize of equal or greater value.
- Refusal of the Bank determines that a Participant has been unjustly enriched.
- Sagicor Bank does not accept liability for reduced eligibility due to exchange rate fluctuation. This is in relation to non-Jamaican dollar currency transactions. This is in reference to transactions that fall the minimum spend.
- Participants agree to be bound by the terms and conditions and any other requirements set out in these 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.
- The processing of the participants' personal data shall be for the sole purpose of the Promotion and for the legitimate interests of Sagicor Bank in association with applicable law and Sagicor Policies.
- These Terms and Conditions shall be governed by the laws of Jamaica.

Authorized under section 56(3) of the Betting, Gaming and Lotteries Act.