

PROMOTION DETAILS

SAGICOR BANK “MASTERCARD Business Pay Your Taxes” CREDIT CARD CAMPAIGN

TERMS & CONDITIONS

Please carefully read and understand the following terms and conditions governing SAGICOR BANK’s MASTERCARD BUSINESS PAY YOUR TAXES CAMPAIGN (**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 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

‘Campaign Period’ refers to the duration of this campaign:

Campaign Period: Entry to the campaign commences on March 1, 2022 at 0000hrs (Jamaica Time) and ends on April 30, 2022 at 2359hrs.

‘Cashback’ refers to a statement credit of **J\$500,000** awarded to an Eligible Cardholder who has been identified as a winner of the campaign.

‘Eligible Cardholder’ means a person to whom a Sagicor Bank Mastercard Business Credit Card has been issued by the Bank prior to the Promotion period who:

1. does not use his/her Sagicor Bank Mastercard Business Credit Card to pay taxes; or
2. spends less than J\$100,000 inclusive of GCT at Inland Revenue Jamaica using his/her Sagicor Bank Mastercard Business Credit Card

‘Good standing’ means the primary credit card account must be in full compliance with this agreement, including having made at least the minimum monthly payment due for a minimum of 12 months.

‘The Promotion’ means SAGICOR BANK’S MASTERCARD BUSINESS PAY YOUR TAXES CAMPAIGN.

‘Qualifying Transaction’ means tax payments amounting to a minimum of J\$100,000 inclusive of GCT conducted only at Inland Revenue Jamaica during the Campaign Period using the Eligible Product as defined in Clause 3 (ii) hereof which do not fit any of the “Exclusions” as defined by Clause 5 herein. All Qualifying Transactions constitute an automatic entry to the promotion.

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2. HOW TO ENTER

- To be eligible for an entry, Eligible Cardholders are **required** to pay their taxes of a minimum of J\$100,000 at any Inland Revenue Jamaica using their Sagicor Bank MasterCard Business Credit Card during the Campaign Period.
- Cardholders can participate as many times as they wish. There is no limit on the number of entries that are awarded. Each payment of J\$100,000 qualifies an additional automatic entry. Account must be in good standing for the credit to be applied.
- 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 transactions are done during the period.

3. ELIGIBILITY

i. QUALIFYING TRANSACTIONS

- Eligible Cardholders must make a minimum payment of J\$100,000 at Inland Revenue Jamaica in a single or combined receipt for an automatic entry to be generated.
- Eligible cardholders **MUST** use their Sagicor Bank Mastercard Business Credit Card during the campaign period to conduct the transaction of at least J\$100,000 at the Inland Revenue Jamaica.
- An automatic entry to the promotion is generated if the Cardholder spends a minimum of J\$100,000. This can be either a single transaction or several transactions totaling J\$100,000 during the campaign period.
- Eligible cardholders receive one (1) automatic entry per transaction which totals a minimum of J\$100,000, net any refund or credit adjustments.
- Each subsequent transaction(s) totaling J\$100,000 or more during the campaign period will qualify for an additional automatic entry for the grand prize draw. For example, a total purchase of J\$200,000 in a single or combined receipt will be entitled to two (2) automatic draw entries.
- Denominations that amount to less than J\$100,000 will **not** be eligible for any entry draw.
- Refunds or Credit adjustments of more than J\$100,000 will be computed into multiples of J\$100,000 and will result in a corresponding number of net adjustments to entries generated. For example, a refund or credit adjustment totaling J\$200,000 will result in two (2) automatic deductions from existing entries generated.
- Transactions executed, must be posted to the credit card account on or before May 03, 2022 at 2359hrs to be eligible for entry.
- Total transaction amount includes any GCT portion that was included in the spend.

ii. ELIGIBLE PRODUCT(S)

- **The promotion is only open to Sagicor Bank Mastercard Business Credit Card JMD Cardholders.**

4. INELIGIBILITY

- The following are **NOT** eligible for this promotion:
 - All other Sagicor Bank credit card products not explicitly described at clause (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.

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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 Sagicor Bank Mastercard Business 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 Mastercard Business Credit Card to make a tax payment during the Campaign Period constitutes a primary cardholders' and supplemental/joint cardholders' consent to participate in this promotion.
- By receiving, using, or accepting any benefit of this cash back, 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(S)

- Three (3) Winners will be drawn after the campaign period.
- Total value of Prize: Each winner will receive J\$500,000 in Cash back
- Cash back will be applied to the relevant winner's Eligible Sagicor Bank Mastercard Business Credit Card account ONLY.

8. APPLICATION OF CASHBACK

- Cashback will be applied to the primary cardholder's statement on May 26, 2022.

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

9. ADVERTIZING AND PROMOTION

- The promotion will be advertised via email marketing using the email addresses maintained in Sagicor Bank's database.
- Sagicor Bank will also contact Eligible Cardholders and provide them with details of the campaign.
- Sagicor.com will host a landing page with Promotion Rules.
- The promotion will not be advertised publicly. Only Eligible Cardholders will receive communication.

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10. DRAWING AND AWARDING OF PRIZES

- Sagicor Bank's Information Technology Team will utilize its Electronic Prize Draw Microsoft Excel Application to randomly select winners.
- Draw Date: May 17, 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 a representative of Sagicor Group's Internal Audit Department or as required an external Audit representative.
- The first three (3) entries selected will be the winners.
- A supplemental drawing of six (6) 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.
- 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 Business Credit Card account within two (2) working days following the completion of the Draw.
- Five (5) attempts will be made to contact the winners by telephone over a two (2)-days period to arrange for presentation of the prize. In the event we are not able to make contact with a winner, or a winner forfeits the prize, the Bank reserves the right to reallocate the prize to a reserve winner, subsequently contacting the reserve winners within two (2) working days in the order in which they were drawn.
- The winner (including reserves) will forfeit his or her right to claim the prize once the bank is unable to contact him/her within (2) working days. If the Bank is unable to identify all three (3) qualified winners (inclusive of the reserves) 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 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 May 25, 2022.
- The results of the drawings are final and binding on all participants.
- To claim their prize, the winners are required to present valid Photo Identification (Government issued, i.e., National Voter's I.D., Driver's License or Passport) along with their Sagicor Bank Mastercard Business Credit Card to the Sagicor Bank Branch most convenient to them.

11. LIMITATION OF LIABILITY

- Prizes must be accepted as awarded and cannot be transferred, assigned, substituted, or redeemed for cash, except at the sole discretion of Sagicor Bank. 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.

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- 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 and consent to (except where prohibited by law), Sagicor Bank using the 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 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 Betting, Gaming & Lotteries Commission's 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 the Inland Revenue Jamaica which remains the responsibility of Inland Revenue Jamaica. Sagicor Bank represents that there is no joint venture, agency or partnership between Inland Revenue Jamaica and Sagicor Bank, and Inland Revenue Jamaica and Sagicor Bank are independent contractors. Sagicor Bank will not be liable for any loss, theft or damages related to the performance of Inland Revenue Jamaica, their products, or services.
- Sagicor Bank reserves the right as permitted by the Betting, Gaming and Lotteries Commission to void 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 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(3) of the Betting, Gaming and Lotteries Act.