Turn TAX SEASON into CASHBACK SEASON

TERMS & CONDITIONS

Please carefully read and understand the following terms and conditions governing **SAGICOR BANK'S CREDIT CARD "TURN TAX SEASON INTO CASHBACK SEASON" PROMOTION** (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**" refers to Sagicor Bank Jamaica Limited.

"**Campaign Period**" refers to the duration of this campaign. Entry to the campaign commences on February 24, 2025, at 00:00hrs (Jamaica Time) and ends on April 30, 2025, at 23:59hrs.

"**Cardholder Agreement**" refers to the Cardholder Agreement entered between the Bank and the Eligible Cardholder offering a line of credit.

"**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.

"**Category**" refers to the placement of a cardholder based on their card usage statement and the Eligible Merchant, as indicated by the purchase transaction history on the bank's card management system. Two (2) categories were established for this campaign.

"**E-commerce purchase**" or "**Online purchase**" refers to payment transactions made over the Internet to Tax Administration Jamaica at https://www.jamacomp.gov.jm

"**Eligible Merchant**" refers to Tax Administration Jamaica or TAJ.

"**Eligible Card**" refers to Sagicor Bank Mastercard Business credit card and Sagicor Bank Visa Business credit card held by an Eligible Cardholder.

"**Eligible Purchase**" refers to tax payments made at Tax Administration Jamaica in person, via online e-commerce, using an Eligible Card.

"**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. For credit card accounts that have been active for less than 12 months, the account must be in full compliance with this agreement, including at least the minimum monthly payment due up to the end of the promotion period and for all the months prior to the start of the promotional period since the account is active.

"**Qualifying Transaction**" means Eligible Purchase conducted at the Eligible Merchant amounting to a minimum of J$100,000 inclusive of GCT during the Campaign Period using the Eligible Primary Card (as in Clause 5(b)) hereof which do not fit any of the **"Exclusions"** as defined by Sagicor Bank. All Qualifying Transactions constitute an automatic entry to the promotion.

"**Eligible Cardholder**" refers to Sagicor Bank's category 1 refers to a person to whom an eligible account has been issued by the Bank:

1. Uses his/her Sagicor Bank Business credit card to pay taxes at Tax Administration Jamaica prior to the start of the promotion; and

2. Spent more than J$100,000 (inclusive of GCT) per year at Tax Administration Jamaica using his/her Sagicor Bank Business credit card since the account was created.

"**Eligible Cardholder**" refers to category 2 refers to a person to whom an eligible account has been issued by the Bank:

1. Did not use his/her Sagicor Bank Business credit card to pay taxes at Tax Administration Jamaica prior to the start of the promotion; or

2. Spent less than J$100,000 (inclusive of GCT) per year at Tax Administration Jamaica using his/her Sagicor Bank Business credit card since the account was created.

2. HOW TO ENTER

- Eligible Cardholders are **required** to pay their taxes of a minimum of J$100,000 inclusive of GCT at (TAJ) office or online at **www.jamacomp.gov.jm** using their Sagicor Bank Business credit card during the Campaign Period.
- Cardholders can enter as many times as they wish. There is no limit on the number of entries that are generated.
- Transactions done by supplementary 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 during the period.
- The promotion is open to cardholders residing in Jamaica.

3. ELIGIBILITY

I. QUALIFYING TRANSACTIONS

- A total of one (1) entry to the promotion is automatically generated if the Eligible Cardholder spends a minimum of J$100,000 including GCT net any refund or credit adjustments. This can be either a single transaction or cumulative transactions totaling J$100,000 inclusive of GCT during the campaign period.
- Each subsequent transaction totaling J$100,000 inclusive of GCT or more during the promotion period will qualify for an additional entry. Multiple entries will be generated if multiple qualifying transactions are done during the period. Cardholders will be entitled to two (2) automatic draw entries.
- Any refunds or credit adjustments made to the qualifying transaction amount will result in a net adjustment, thereby reduce the number of entries earned. Similarly, if the qualifying transaction amount is increased, the number of entries.
- The JMD transaction billing amount will be used to determine if the transaction is a qualifying transaction.
- Transactions executed must be posted to the credit card account by May 02, 2025, at 2359hrs to be eligible for entry.
- Total transaction amount includes any GCT portion that was included in the spend.

II. ELIGIBLE PROMOTIONS

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

- Sagicor Bank Mastercard® Business Credit Card JMD
- Sagicor Bank Visa Business Credit Card USD

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 Business credit card products.

4. INELIGIBILITY

The following are **NOT** eligible for this promotion:
All other Sagicor Bank credit card products not explicitly included in the stated list of eligible products in **Clause 3 (II)** above.
Employees, officers, agents, representatives and contractors of Sagicor Group Jamaica or parent company, local subsidiaries / Sagicor Bank Jamaica Limited, Sagicor Investments Limited and Sagicor Life, any other subsidiaries not listed), and their immediate family such as parents, spouses or children, and employees of advertising and marketing agency, Whitelight Free.

5. EXCLUSIONS

- Fees/annual fee charges; (b) interest charges; (c) cash disbursements; (d) cash advances and ATM withdrawals; (e) balance transfer and balance transfer charges; (f) taxes and other miscellaneous fees and recurring payments (g) purchase returns/credit vouchers (h) non-transaction charges and adjustments (credit/debit) do not qualify as a purchase transaction and are not eligible for entry. Entries from any transaction that are made with lost or stolen or fraudulent Sagicor Bank Business credit card 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 Business credit card to make a Qualifying Transaction during the Campaign Period constitutes the Eligible Cardholder's consent to participate in the promotion. An Eligible Cardholder may terminate their participation in the promotion at any time by notifying us via email at **SBJ_CreditCardPromotions@sagicor.com** or calling our Client Care at **888-SAGICOR (24427)**. However, terminating their participation will be effective at least 24hours prior to the prize draw. Upon such termination, the Eligible Cardholder's 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 during the Campaign Period, without notice by the Sagicor Bank or the primary cardholder, the cardholder will automatically be disqualified from participating in the campaign.

7. DETAIL OF PRIZE(S)

- A total of two (2) Eligible Cardholders will be selected as winners. The winners and cashback amount per category are as follows:

Category	Cashback Amount	Winners
	Cashback Amount	Winners Cashback
Existing Winner	1 Winner	J$500,000
	1 Winner	J$500,000

- Total value of Prize: J$1,000,000 in Cashback.
- Cashback will be applied to the winner's eligible Sagicor Bank Business credit card account.

8. APPLICATION OF CASHBACK

- Cashback will be applied to the primary cardholder's credit card account on **Wednesday, June 04, 2025.**
- Cashback will appear as **"TAJ Business Cert Turn Tax Season into Cashback Season"** on the primary cardholder's credit card statement.

9. CASHBACK GENERAL TERMS

- Cashback will be applied by Sagicor Bank.
- Cashback will be applied to the primary credit card account (as determined by Sagicor Bank records) linked to the Card used to make the Eligible Purchase.
- Account must be in good standing for the cashback credit to be applied.
- Cashback earned is based on the aggregate of the Qualifying Transaction amounts reflected on the primary card account (including transactions done by joint/co-applicants and supplementary cards). Therefore all Qualifying Transactions done by Eligible Cardholders (including joint/co-applicants and supplementary cards) will be considered when we determine eligibility for a cashback.
- Cashback amount 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 Cashback benefit occurring outside of their control.
- 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 Cashback won'/awarded may be forfeited, withheld, withdrawn, or reclaimed.
- Sagicor Bank may, in its sole discretion, with consultation from Betting, Gaming & Lotteries Commission (BGLC), remove any Cashback benefit or a portion thereof if the Bank determines that a Participant has abused rewards.
- By receiving, using or accepting any benefit of this cashback, the winner(s) acknowledges he has 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 its Electronic Prize Draw Microsoft Excel Application to randomly select winners.
- Draw Date: Tuesday, **May 20, 2025**
- Draw Time: **10:00am**
- 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.
- Entries will be selected by category to determine the winner(s), and supplemental drawings will be conducted to determine reserve winners. A total of two (2) winners and six (6) reserves will be drawn.

Category	Winner	Reserves
Existing Winner	1 Winner	1 Winner
Newly Winner	1 Winner	5 Reserves

- First entry selected from each category will be the winner. Following the selection of the category winners, a supplemental drawing will be conducted for each category and three (3) reserve winners will be selected from each category.
- Winning card account(s) not in good standing and or closed will not qualify as winner(s).
- Five (5) attempts will be made to contact the winners by telephone over a two (2)-day 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 them within two (2) working days in the order in which they were drawn. 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 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 credit card account within two (2) working days following the completion of the Draw.
- All winners (including reserves) will forfeit his or her right to claim the prize once the bank was unable to contact them within two (2) working days. If the bank is unable to identify all two (2) 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 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 **June 2, 2025.**
- The results of the drawings are final and binding on all participants. To claim their prizes, the winners are required to provide valid Photo Identification (Government issued, i.e. National Voter's ID., Driver's Licence or Passport) along with their Sagicor Bank credit card to the Sagicor Bank Branch most convenient to them.

11. LIMITATION OF LIABILITY

- Sagicor Bank reserves the right to verify the eligibility of Eligible Cardholders.
- 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 Promotion, without further notice.
- Eligible Cardholders are advised to obtain independent legal advice prior to participating in the Promotion.
- Participation in the Promotion is at the sole responsibility and consequences that any Eligible Cardholder may suffer (including without limitation any damage, loss, injury, or disappointment) and 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 Eligible Cardholder in consideration for being allowed to participate in the Promotion, hereby agrees that 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 purpose of this 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, guarantees, defects, damage, loss and injuries arising out of or within the responsibility of the merchant. Sagicor Bank determines that there is no joint venture, agency or partnership between Eligible Merchants and Sagicor Bank and all Eligible Merchant and Sagicor Bank are independent contractors. Sagicor Bank will not be liable for any loss, harm or damages related to the participation of any Eligible Merchant, their products, or services.
- Sagicor Bank reserves the right, as permitted by the Betting, Gaming & Lotteries Commission's (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.
- Sagicor Bank does not accept liability for reduced eligibility due to exchange rate fluctuation.
- 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 5B(1) of the Betting, Gaming and Lotteries Act.

Sagicor Bank