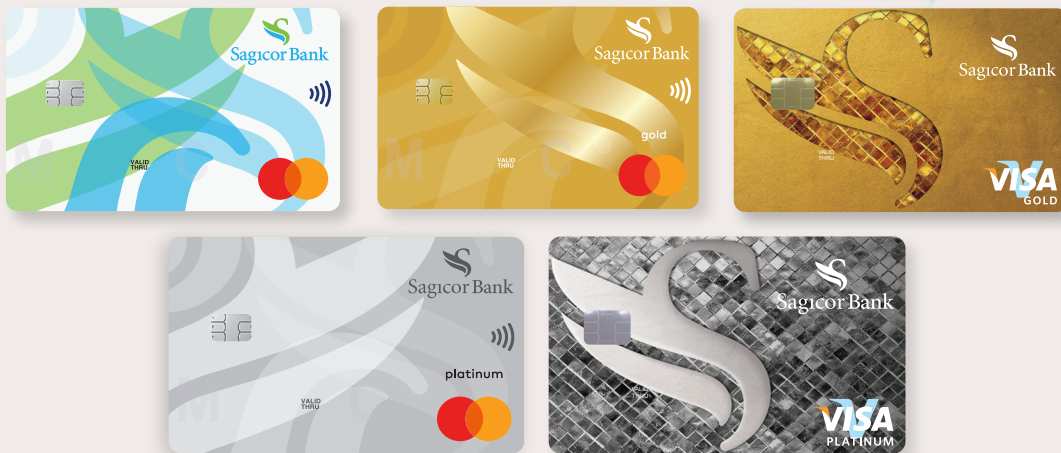


The more love you give  
**MOM**  
the more chances you  
get to WIN!



## SAGICOR BANK CREDIT CARD MOTHER'S DAY PROMOTION TERMS & CONDITIONS

Please carefully read and understand the following terms and conditions that oversee the **SAGICOR BANK CREDIT CARD "THE MORE LOVE YOU GIVE MOM, THE MORE CHANCES YOU GET TO WIN"** PROMOTION (referred to hereinafter 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 'Sagikor Bank'** refers to Sagikor Bank Jamaica Limited.

**'Promotion Period'** refers to the duration of this promotion. Entry to the campaign commences on **May 1, 2024, at 00:00hrs** and ends on **May 12, 2024, at 23:59hrs**.

**'Cardholder Agreement'** refers to the contract of service between the Bank and the Eligible Users offering a line of credit.

**'Card' or 'Eligible Products'** refers to all qualifying individual/personal Sagikor Bank cards, including Mastercard Black JMD, Visa Platinum USD, Mastercard Platinum JMD, Visa Gold USD, Mastercard Gold JMD, and Mastercard Standard/Access JMD.

**'Eligible Cardholder/ Cardholder'** means a person to whom a Sagikor 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 used to make an Eligible Purchase must be in full compliance with this agreement, including having made at least the minimum monthly payment due immediately prior to the commencement of the Promotion.

**'Qualifying Transaction'** refers to a purchase made on a single receipt that occurs during the promotional period amounting to a minimum (inclusive of GCT) of:

Segments	Standard / Gold	Platinum	Black
Minimum Spend	\$20,000.00 JMD or USD equivalent	\$30,000.00 JMD or USD equivalent	\$40,000.00 JMD or USD equivalent

**All Qualifying Transactions constitute an automatic entry to 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 Top spender becomes ineligible due to any of the Promotions Terms and Conditions outlined.

**'Segment'** refers to a subgroup of Cards that is assigned to an Eligible Cardholder. The subgroup is divided into three segments as stated below.



Segments	Standard / Gold	Platinum	Black
Cards	<ul style="list-style-type: none"> <li>• Mastercard Standard JMD</li> <li>• Mastercard Gold JMD</li> <li>• Visa Gold USD</li> </ul>	<ul style="list-style-type: none"> <li>• Visa Platinum USD</li> <li>• Mastercard Platinum JMD</li> </ul>	<ul style="list-style-type: none"> <li>• Mastercard Black JMD</li> </ul>

**‘Statement Credit’** refers to the credit or payment made to the Eligible Cardholders’ credit card account by Sagicor Bank as an incentive earned for making an Eligible Purchase. Cardholders will be eligible to receive a one (1) time Statement credit for the Promotional Period.

## 2. HOW TO ENTER

- To participate in this promotion, Eligible Cardholder is required to complete transactions using their Eligible Product within the Promotion Period.
- The promotion is open only to all Eligible Cardholders, including supplemental/additional and co-applicant/ joint Eligible Cardholder.
- The promotion is open to Eligible Cardholders residing in Jamaica.
- Cardholders can participate as many times as they wish. There is no limit on the number of entries that are awarded.

## 3. ELIGIBILITY

### QUALIFYING TRANSACTIONS

- The promotion is valid for all Eligible Purchases conducted with an Eligible Product throughout the promotion period that meets the minimum amount (including GCT) per segment.
- A Qualifying Transaction earns one (1) automatic entry, net any refund or credit adjustments.
- Purchases in excess of the qualifying transaction amount in a single receipt will be computed into multiple qualifying transactions and will result in the corresponding number of net entries being generated.
- 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.
- Transactions done by Eligible Cardholders (including joint/co-applicants and supplementary cards) are attributed to the primary credit card account.
- Qualifying Transactions executed by existing customers must be posted to the credit card account on or before **May 14,2024 at 23:59hrs.**



- All refunds that are posted to the credit card account up to 15 days after the end of the promotion period will result in a net adjustment to the qualifying transaction, thereby reducing the number of entries.
- Refunds or Credit adjustments of more than the qualifying transaction amount (in a single receipt) per segment will be computed into multiples of the qualifying transaction amount and will result in the corresponding number of net adjustments to entries generated. For example, a refund or credit adjustment of J\$40,000 in a single receipt for a cardholder belonging to the mass Segment will result in two (2) automatic deductions from existing entries generated.
- The USD billing amount on a USD billing credit card will be converted at an exchange rate of JMD \$158.02: 1 to determine if the transaction is a qualifying transaction.

## 4. INELIGIBILITY

The following are NOT eligible for this promotion:

- All other Sagicor Bank credit card products that are not explicitly included in the stated list of Eligible Products.
- 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 Sagicor Group Advertising and Marketing Agency, Whistling Frog.

## 5. EXCLUSIONS

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

- (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 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 Credit Card to make a Qualifying Transaction during the Campaign Period constitutes the Eligible Cardholder's consent to participate in this promotion.
- An Eligible Cardholder may terminate their participation in the promotion at any



time by notifying us via email at [SBJ\\_CreditCardPromotion@sagicor.com](mailto:SBJ_CreditCardPromotion@sagicor.com) or calling our Client Care Centre at 888-SAGICOR (724-4267). However, termination of participation will be affected 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 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)

- A total of three (3) Eligible Cardholder will be selected as winners. The winners and cashback amount per segments are as follows:

Segments	Standard / Gold	Platinum	Black
Drawing Winners	1 Winner	1 Winner	1 Winner
Cashback amount	J\$120,000.00	J\$150,000.00	J\$200,000.00

- The overall promotion prize is **J\$470,000 Cashback**.

## 8. APPLICATION OF PRIZE

- Statement Credit will be applied to the primary cardholder's statement Account on **Monday, June 17,2024**, with narration '**SBJ Mother's Day Cashback**'.

## 9. STATEMENT CREDIT / CASHBACK GENERAL TERMS

- Cashback will be applied by Sagicor Bank.
- Cashback will be applied to the primary Cardholders' statement (as determined by Sagicor Bank records) linked to the Card used to make the Eligible Purchase.
- Accounts must be in good standing for the Cashback credit to be applied.
- Cashback 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.
- Cardholders on the same account will only qualify for one instance of Cashback.
- Refusal to agree or non-compliance with or breach of these Terms and Conditions may result in a cardholder being disqualified at any stage of the Promotion, and Cashback won/awarded may be forfeited, withheld, withdrawn, or reclaimed.
- Sagicor Bank may, with prior approval from the Betting Gaming and Lotteries Commission reverse any Cashback benefit or a portion thereof if the Bank determines that the cardholder has been unjustly rewarded.



- By receiving, using, or accepting any benefit of these Cashback, 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. ADVERTISING AND PROMOTION

- The promotion will be advertised via Emailers and SMS using the email addresses and contact numbers maintained in Sagicor Bank's credit card database.
- Sagicor.com will host a landing page with the Promotion Rules.
- The promotion will also be publicly advertised on the Company's social media pages.

## 11. 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: **June 4, 2024**
- 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 an external Audit representative.
- Entries will be selected by Segment to determine the winners, and supplemental drawings will be conducted to determine reserve winners. A total of three (3) winners and six (6) reserve winners will be drawn.

	Mass	Platinum	Black
Drawing Winners	1	1	1
Reserve Winners	2	2	2

- Winning card account(s) not in good standing and/ or closed will not qualify.
- Five (5) attempts will be made to contact the winners by telephone over a two (2)-day period to arrange for the 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 of two (2) working days 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.
- 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.
- Prizes must be claimed/accepted by June 13, 2024. The winners are 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.
- The Bank Branch Representative should email acceptance letter to the Marketing Representative who contacted the client or send via email to [SBJ\\_CreditCardPromotion@sagicor.com](mailto:SBJ_CreditCardPromotion@sagicor.com).
- All decisions by Sagicor Bank with prior approval from the Betting Gaming and Lotteries Commission, in respect of all matters relating to the Promotion, including the selection of winners, are final and binding on all Eligible Cardholders.

## 12. 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 prize, without further compensation.
- 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 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 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 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 related to the performance of any merchant, their products, or services.
- Sagicor Bank reserves the right as permitted by BGLC to void the scoring of all transactions done by an Eligible User 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 Users 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 User's 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.**

