

TERMS AND CONDITIONS
FOR JN BANK ‘RIDDIM N’ FLOW’ OPEN VERSE CHALLENGE

COMPETITION PERIOD: May 31 to August 2, 2024

OVERVIEW OF THE COMPETITION

The JN Bank Limited (hereinafter “JN Bank”) Riddim n’ Flow Open Verse Challenge is a competition that allows individuals to create and share original lyrical content in a video recording of between 30-45 seconds in length speaking to savings and other products offered by JN Bank Limited (hereinafter “the rhythmic compilation”).

All content submitted must use the rhythmic compilation from the JN Bank Limited (hereinafter “JN Bank”) “Save So You Can” campaign jingle which is accessible from the “Save So You Can Savings Hub page” on JN Bank’s website at <https://www.jnbank.com>. **The completed rhythmic compilation should be shared with JN Bank using the “Upload Video” button on the Savings Hub landing page of the website.**

All entries are required to be sent to JN Bank and approved before being placed on JN Bank’s Instagram page where each entry will be voted on by persons using the Instagram platform. Once posted, the entry with the highest number of votes after the competition period ends will be considered the winner.

This competition is open to all members of the public including JN Group Staff.

HOW TO PARTICIPATE

- (1) Visit the JN Bank *Save So You Can* Saving Hub landing page at <https://www.jnbank.com/savings-hub/>.
- (2) Download the “**Save So You Can**” savings campaign jingle music bed.
- (3) Create a video of between 30-45 seconds in length with you presenting your original content that retains the overall flow and lyrical cohesion of the “Save So You Can” jingle, to include but not limited to, any combination speaking to:
 - at least one JN Bank product,
 - how savings can create opportunities to realize goals and ambitions,
 - the ease of opening a JN Bank Redi Savings an account with just an ID, TRN and as little as \$100.00 Jamaican dollars,
- (4) **Upload your original video on the Savings Hub using the “Upload Video” button.**
- (5) Watch JN Bank’s Instagram page to see if your video was selected for the competition.
- (6) Encourage your family and friends to follow the JN Bank Instagram page and like your video.

DISQUALIFICATION FROM ENTRY INTO THE COMPETITION

Entries will be disqualified from entering the competition if, in JN Bank’s discretion:

- no products or services offers by JN Bank as mentioned in the “How to Participate” section above is included,
- the rhythmic compilation includes lewd or explicit content or material,
- the entry does not align with the overall theme and objectives of the competition,
- the rhythmic compilation is not found to be the entrant’s original material, or
- the entry does not adhere to the Terms and Conditions of the Competition.

COMPETITION TIMELINES

Entry period: May 31 – July 10, 2024

- Selected participants will be posted on JN’s Bank Instagram page starting Friday, June 14, 2024.

Knock-Out Round Voting Period: Friday, June 14 – Wednesday, July 17, 2024

- Category winners will be announced on Monday, July 22, 2024.

Battle Round Bonus Contenders’ Period: Tuesday, July 23 – Friday, August 2, 2024

- The overall winner of the competition will be announced on Friday, August 9, 2024.

PARTICIPATION CATEGORIES

There will be three (3) categories for participants, namely:

- (1) High School and College Students (Young Stars Category)**
- (2) JN Group Members and Non-Members (Superstar Category)**
- (3) JN Group Staff (JN Star Category)**

YOUNG STARS:

High School Student refers to any individual ages 11 – 18 years or older who is registered as a student of any secondary level learning institution in Jamaica.

- Current picture school Identification (or other verifiable document from the secondary learning institution) will be required before the prize is awarded to the winner of this category.

College Student refers to any individual who is registered for the academic year 2024 – 2025 at any of the following tertiary institutions in Jamaica as listed directly below:

- Current picture school Identification (or other verifiable document from the tertiary institution) will be required before the prize is awarded to the winner of this category.

Bethlehem Moravian College	Moneague Community College
Brown’s Town Community College	Montego Bay Community College
Caribbean Maritime University	Northern Caribbean University
Church Teachers’ College	Portmore Community College
College of Agriculture, Science and & Education (CASE)	Sam Sharpe Teachers’ College
Edna Manley College of the Visual and Performing Arts	Shortwood Teachers’ College
Excelsior Community College	The Mico University College
GC Foster College of Physical Education and Sport	The University of the West Indies
Knox Community College	University of Technology
University of the Commonwealth Caribbean	HEART Trust/NTA
International University of the Caribbean	Western Hospitality Institute
Vocational Training Development Institute (VTDI)	Colbourne College
Youth Enhancement Service (Y.E.S.)	St. Joseph’s Teachers’ College

SUPER STARS:

JN Group Member refers to any individual who is currently residing in Jamaica and has a business relationship with the JN Group and or any of its subsidiaries, namely: JN Financial Group Limited, MCS Group Limited, JN Bank Limited, JN Small Business Loans Limited, JNBS Foundation, Management Control Systems Limited, JN Money Services Limited, JN General Insurance Company Limited, JN Life Insurance Company Limited, Jamaica Automobile Association (Services) Limited, JN Fund Managers Limited, JN Properties Limited, Total Credit Services Limited or JN Cayman.

Non-Member refers to any individual who is currently residing in Jamaica and does not have a business relationship with the JN Group.

- Participants who currently do not have a business relationship with the JN Group or any of its subsidiaries will be required to open a JN Bank account if selected as a winner in any of the categories herein.

JN STARS:

JN Group Staff refers to employees of the The Jamaica National Group Limited (hereinafter “JN Group”), whether or not they are permanently employed to the JN Group and any of its subsidiaries namely: JN Financial Group Limited, MCS Group Limited, JN Bank Limited, JN Small Business Loans Limited, JNBS Foundation, Management Control Systems Limited, JN Money Services Limited, JN General Insurance Company Limited, JN Life Insurance Company Limited, Jamaica Automobile Association (Services) Limited, JN Fund Managers Limited, JN Properties Limited, Total Credit Services Limited or JN Cayman.

PARTICIPATING ROUNDS OF THE COMPETITION

- **Entry period:** This is defined as the first round period where entries from all categories will be accepted for the competition. This will be done during the period of May 31, 2024, to July 10, 2024.
- **Knock-out Round Voting Period:** This is defined as the second round period where all category entries that are selected will be posted on the JN Bank Instagram page and the JN Group Staff Engagement Instagram page for voting. Voting for the Knock-out Round will be allowed during the period of June 14, 2024, to July 17, 2024.
- **Battle Round:** This is defined as the third round period where all entries from each category of winners that are selected will be posted on the JN Bank Instagram page for voting to determine the overall winner of the competition. Voting for the Battle Round will be allowed during the period of July 23, 2024, to August 2, 2024.

SELECTION OF WINNER(S)

Once posted, only the video with the highest number of “authentic likes” will be selected as the winner of that participation category.

An “authentic like” refers to a “like” on a participant’s video that is received from an Instagram profile that can be clearly identified, has followers and is following other Instagram profiles, including JN Bank’s

Instagram page. Likes from an Instagram profile that is blank or has no followers will not be considered as an “authentic like”.

Each “authentic like” on a video is equal to one vote for the participant for that video.

Participants can also re-post their videos from JN Bank’s Instagram page on their personal Instagram/TikTok/X (Twitter) accounts with the hashtags #JNDoubleUp #Findaway #SaveSoYouCan to push the video but only votes received on JN Bank’s Instagram page will be considered in the competition.

METHOD OF SELECTION FOR THE WINNERS

- In the Knock-out Round of the competition, participants from the High School/College and JN Group Members categories will be posted on the JN Bank Instagram pages using the tag “**High School and College Students Category**” & “**JN Group Members and Non-Members Category**” while the JN Group Staff entries will be shared on the JN Group Staff Engagement Instagram page using the tag “**JN Group Staff**”, during the voting period outlined in these Terms and Conditions.
- Votes will be tabulated for each participant in each category in the Knock-Out Round up to Wednesday, July 17, 2024, at 9:00pm and winners for the category will be advised via email by Monday, July 22, 2024.
- The winning video from each category will be posted on Tuesday, July 23, 2024, to the JN Bank Instagram page and tagged accordingly “**JN Group Staff - Battle Round**”, “**High School and College Students - Battle Round**” & “**JN Group Members and Non-Members - Battle Round**”.
- Only votes received up to 11:59 p.m. on Friday, August 2, 2024, will be considered and accounted for in the selection of the overall winner of the competition.
- The winner of the competition will be announced on Friday, August 9, 2024, on JN Bank’s Instagram page.

BREAKDOWN OF COMPETITION PRIZES

The prizes will be denominated in Jamaican currency and will only be paid into to a JN Bank savings account belonging to the winners of the Knock-Out Round and Battle Round as follows:

KNOCK-OUT ROUND PRIZE AWARDS (Sectional Winners)			
Prize Category	Participation Category		
	<i>High School and College Students</i>	<i>JN Group Members and Non-Members</i>	<i>JN Group Staff</i>
Winner	J\$100,000.00	J\$150,000.00	J\$100,000.00
Second Place	J\$50,000.00	J\$50,000.00	J\$50,000.00

BATTLE ROUND BONUS PRIZE AWARD (Only sectional winners from the Knock-Out Round will vie for this prize)	
Winner’s Prize	J\$50,000.00

PRIZE NOTIFICATION, CLAIMING PERIOD & CONDITIONS FOR CLAIMING PRIZES

Winners will be notified by email sent to the same email address from which their entry was made within three (3) days after the votes are tabulated for the Knock – Out and the Battle Rounds of the competition. Winners will have thirty (30) days to confirm, via return email, their acceptance or rejection of prizes.

If the prize is not claimed or rejected within this thirty (30) day period, the prize will be forfeited.

ADJUDICATION OF WINNERS

A representative from JN Bank’s Audit Department will oversee the selection of the prizes for the competition and a representative from the Betting Gaming and Lotteries Commission (hereinafter “the BGLC”) reserves the right to oversee the selection of the winners.

Judging for the prize winner will be governed by proof of identify in the form of a Government-Issued identification card (Passport, Driver’s Licence or National ID), School ID, Employee ID issued by the JN Group or verification document(s) to validate the entrant’s enrolment at the educational institution described in these Terms and Conditions.

OTHER TERMS AND CONDITIONS

- a) Upon sharing a video for this competition, entrants agree to be bound by all applicable laws, rules, and regulations that may relate to this competition and the Terms and Conditions herein.
- b) Once the video is selected by JN Bank to enter the competition the entrants will become participants in this competition.
- c) JN Bank reserves the right, at its own discretion, to select, remove from selection or to refuse to select any submission for entry into the competition.
- d) In no event shall JN Bank be liable for indirect, special incidental or consequential damages (including lost profits or savings) whether based on contract, tort or any other legal theory, arising out of the entrant's participation or attempt to participate in this competition.
- e) JN Bank, upon consultation with and obtaining the prior approval from the BGLC reserves the right to delay, terminate or amend the competition at any time. In any of these events, JN Bank will give Notice to the participants via an email to same email address from which the participant's entry was submitted. Advisories may also be shared publicly on JN Bank's Facebook and/or Instagram pages or via JN Bank's selected internal platforms.
- f) The decisions of JN Bank regarding all aspects of the Competition will be final.
- g) JN Bank reserves the right to use the rhythmic compilation of the prize winners, their name, video, voice, photograph or likeness for publicity purposes without any form compensation or any further form of compensation outside of the prize awards noted herein, permission or notification to the said prize winner. If the prize winners, their parents or guardians do not consent to this term, the prize will be forfeited.
- h) If any prize is forfeited JN Bank reserves the right to retain the prize or award it to the next participant with the most likes.
- i) JN Bank makes no representations or warranties about the delivery or receipt of email sent to or from the email address for collecting entries in this competition or the availability, stability or functionality of the Instagram platform.
- j) This competition's Terms and Conditions shall be exclusively governed and interpreted in accordance with the laws of Jamaica.
- k) This Competition is authorized under Section 58(3) of the Betting Gaming and Lotteries Act.