

## Terms and Conditions

**Promotion Name:** JN Bank Everything You Do Could Be A Win For You With Your JN Bank Visa Credit Card Promotion

**Promotional Period:** July 8 – August 31, 2024

**Authorisation:** Authorised under section 58(3) of the Betting, Gaming & Lotteries Act

### 1. Eligible Participants:

1. The JN Bank Everything You Do Could Be A Win For You With Your JN Bank Visa Credit Card Promotion is open to all:
  - a) Existing holders of a JN Bank Visa Classic or Gold Credit Card;
  - b) Persons who activate and spend using a JN Bank Visa Classic or Gold Credit Card during the Promotional Period, July 8 to August 31, 2024 (“the Promotional Period”)

**1.1.** The Promotion is **NOT** open to any employee (this includes contractors, agents and affiliates) throughout the Jamaica National Group Limited (“JN Group”) and its subsidiaries namely: JN Financial Group Limited, MCS Group Limited, JN Bank Limited, JN Small Business Loans Limited, JN Foundation, Management Control Systems Limited, Total Credit Services Limited, JN Finance Limited, JN Money Limited, JN General Insurance Company Limited, JN Life Insurance Company Limited, Jamaica Automobile Association (Services) Limited, JN Fund Managers Limited, JN Properties Limited, JN Real Estate Company Limited, Jamaica Popular Investment Company Limited and JN Cayman as well as members of their immediate families (that is, parents, siblings, spouse and children).

### 2. How to Enter:

2.1 For each month during the Promotional Period, persons who spend \$40,000<sup>1</sup> or more in aggregate (July and August) using their JN Bank Visa credit card will get a chance to win \$100,000

2.2 For each week during the Promotional Period, persons who spend any amount using their JN Bank Visa Credit Card will get a chance to win weekly prizes

3. The relevant rate of exchange governing any USD transaction on the relevant JN Bank Visa Credit Card will be the JN Bank Limited’s “buying/selling” rate prevailing at the date of posting the relevant transaction. Transactions in other foreign currencies will not be eligible for entry.

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<sup>1</sup> Jamaican Dollars or the equivalent in United States Currency calculated in the manner detailed at condition 3

## 4. Prizes

### Monthly prize

- A prize drawing will be held at the end of each month during the promotional period. At each drawing, two (2) persons will be randomly selected as winners of \$100,000, a total of four (4) winners during the promotion.

### Weekly Prizes

- Seven (7) persons will win weekly prizes for using their JN Bank Visa credit card
  - For the month of July 3 persons will win a Watch Kit for the greatest event of the summer (igloo and supermarket voucher) - One winner each week.
  - For the month of August, 4 persons will win a Dolphin Cove experience for two, for using their cards. One winner each week.

## 5. Method of selection of winners for all prizes and Prize Draw dates

- 5.1. Ahead of each prize drawing, an Audit Command Language (ACL) database of the eligible participants will be compiled and forwarded to JN Bank's Internal Audit Department for verification and the electronic selection of potential winners (the database).
  - ❖ In the database, each person who spends any amount using their JN Bank Visa Credit Card weekly or who spend **\$40,000 or more in aggregate each month will be entered** for the relevant weekly or monthly prize draw.
- 5.2. For the monthly prizes, one potential winner and twenty backup potential winners will be selected at random from the database of persons who met the monthly spend in the relevant month.
- 5.3. A representative from the Betting, Gaming and Lotteries Commission ("the BGLC") reserves the right to attend the draw and a member from JN Bank's Internal Audit Department will oversee the drawing of prizes in this Promotion.
- 5.4. On each prize draw date, the potential winners for the respective dates will be contacted by telephone, notified of the prize they have the chance to win and invited to complete the "test of skill" to win it. For the "test of skill" the potential winner will be given the first two words "We'll Help ..." by JN Bank's representative, and the potential winner will be required to say "...You Find A Way." Each potential winner will have one chance to answer correctly. Upon successful recitation of remaining words of the tagline, the potential winner will be declared a winner.
- 5.5. Persons will be notified on the outlined draw dates. Three consecutive telephone attempts will be made to reach the potential winner and the potential winner will have one chance to answer correctly. If JN Bank has exhausted the number of attempts and calls were unsuccessful, a backup potential winner from the pool will be selected. Similarly, if a backup potential winner fails to complete the tag line correctly, another entrant may be selected until the pool of backup potential winners has been exhausted.

5.6. A failed attempt at notifying a potential winner is when the phone rings without an answer, goes to voicemail, is busy or is answered by someone other than the potential winner the Bank is trying to contact. If after going through the pool of backup potential winners and no winners are identified, the Bank reserves the right to retain the prizes.

5.7. Weekly prizes will be drawn on the dates indicated below at 1:00 p.m. and the grand draw prizes will be drawn on the dates indicated below at 2:00 p.m. at the Brand Management and Production Unit of JN Group Limited located at 1 Holborn Road, Kingston 5:

## 7. Prize Draw Dates

### Weekly Prize Draw Dates

Eligibility Period	Draw Date	Prize
July 8 – July 14, 2024	Wednesday July 17, 2024	1 winner of a Watch Kit (igloo and supermarket voucher)
July 15 – 21, 2024	Wednesday July 24, 2024	1 winner of a Watch Kit (igloo and supermarket voucher)
July 22-31, 2024	Tuesday August 6, 2024	1 winner of a Watch Kit (igloo and supermarket voucher)
August 1 – 11, 2024	Wednesday August 14, 2024	1 winner of a Dolphin Cove experience for 2
August 12 - 18, 2024	Wednesday August 21, 2024	1 winner of a Dolphin Cove experience for 2
August 19 – 25, 2024	Wednesday August 28, 2024	1 winner of a Dolphin Cove experience for 2
August 26 -31, 2024	Friday September 6, 2021	1 winner of a Dolphin Cove experience for 2

### Monthly Prize Draw Dates

July 8 – July 31, 2024	Tuesday August 6, 2024	2 winners of \$100,000
August 1 – August 31, 2024	Friday September 6, 2024	2 winners of \$100,000

## 6. Claiming of Prizes

6.1. Winners will be required to accept their prize within three (3) days of being contacted by JN Bank by producing a valid government-issued photo ID (passport, driver’s licence or national voters’ ID) in order to receive access to the prize.

6.2. **\*\*Non cash prizes can only be redeemed as advertised and may not be transferred and or exchanged for cash or any other form of compensation\*\***

- 6.3. Prize winners are solely responsible to take all actions required for gaining access to any required services necessary to allow them access to and use of any prize. JN Bank shall not be liable for any failure of any underlying service provider that impacts the ability of a prize winner to select, access, or utilise their prize.

## 7. General Terms

- 8.1 By participating in the Promotion, all potential winners agree to be bound by the terms and conditions and any other requirements set out in the promotional material; and the decision(s) of JN Bank regarding all aspects of the Promotion will be final with prior approval from the Betting, Gaming and Lotteries Commission.
- 7.1. By accepting prizes, winners agree to take part in any publicity or promotional event(s) arranged by JN Bank Limited surrounding the results of the Promotion, and consents to the use of their name, picture and likeness by JN Bank for advertising and promotional purposes, without any additional reward or compensation. If winners refuse, they will forfeit their prize.
- 7.2. JN Bank in consultation with, and with the prior approval of the BGLC, reserves the right to delay, terminate or amend this Promotion at any time with or without prior notice. In any of these events, notice will be given to the participants via an advertisement in the print media.
- 7.3. JN Bank reserves the right as permitted by the BGLC to disqualify any transaction or participant, where JN Bank believes there has been tampering with the transaction or that the administration, security, fairness or proper operation of this Promotion has been impaired.
- 7.4. The Promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.