

Terms and Conditions

Promotion Name: **JN Bank Valentines Day JN Rewards Cash Back
Credit Card Promotion**

Eligible participants:

1. The JN Bank Valentines Day JN Rewards Cash Back Credit Card Promotion (“the Promotion”) is open to all JN Rewards customers who:
 - a. are existing card holders of a JN Bank Visa Classic or Gold Credit Card (“JN Bank Visa Credit Card”); or
 - b. activate and use a new JN Bank Visa Classic or Gold Credit Card during the Promotional Period.

“Eligible participants” include all employees (whether or not permanently employed) of The Jamaica National Group Limited (“JN Group”) its subsidiaries, affiliates and member companies as well as members of their immediate families (including parents, siblings, spouse and children).

2. How to Qualify for the Cash Back:

All JN Bank Visa Credit Card holders who use their JN Bank Visa Credit Card will earn points that can be redeemed for cash back. Customers earn J\$1.00 for every US\$1.00 (J\$157.00) they spend. Members must first be registered on JN Rewards to begin earning points.

3. How to access the JN Rewards:

You must be a JN Rewards member to earn and redeem your points. To become a member of JN Rewards, you may sign up using your 10-digit credit card account number on the JN Rewards website at www.jnrewards.com.

One (1) “JN Rewards” point is valued at J\$0.10 (ten Jamaican cents). For Participants to begin redeeming cashback of J\$1.00 for every US\$1.00 (J\$157.00) they spend during the Promotion, they must first accumulate a total of 50,000 (fifty thousand) points or J\$5,000.00. Thereafter, the cashback can be redeemed on JN Rewards website. JN Rewards points expire after three (3) years of not being utilized.

4. General Terms:

- a. By participating in the Promotion, all potential participants agree to be bound by the terms and conditions and any other requirements set out in the promotional

material and that the decision(s) of JN Bank Limited (“JN Bank”) regarding all aspects of this Promotion will be final.

- b. JN Bank, reserves the right to delay, terminate or amend this Promotion at any time with or without prior notice. In any of these events, notice of such termination or amendment will be given to the participants via an advertisement in any print or digital media of JN Bank’s choosing.
- c. The Promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.