



# GOAL CRUSH

SAVE YOUR WAY TO 32K!

## PROMOTION

**SEPTEMBER 17, 2018 - JUNE 12, 2019**

- Open a *Promotion Account* by **October 31, 2018**
- Save a minimum of **JMD \$1,000.00** per week for **32 weeks**
- Get a chance to win one of Three (3) Tuition Scholarships valued at **JMD \$250,000.00\*** each

*Other great prizes to be won!*



**We'll help you find a way!**

*\*Conditions Apply*

# TERMS & CONDITIONS - JN WAY GOAL CRUSH PROMOTION...SAVE YOUR WAY TO 32K!

**Name of Promotion:** JN WAY Goal Crush Promotion... Save your way to 32K!

**Promotion Period:** September 17, 2018 to June 12, 2019

**Promotion Entry Period:** September 17, 2018 to October 31, 2018

**Promotion Account:** JN Partna Plan (32 weeks)

## Mechanics/ Rules:

### 1. Participation Criteria

- The JN WAY Goal Crush Promotion "the Promotion" is open to registered students who are not in their final year of studies for the 2018-2019 academic year at any of the tertiary institutions listed below:

### Active JN WAY Institutions

Bethlehem Moravian College	Montego Bay Community College	Moneague Community College
Brown's Town Community College	Northern Caribbean University	Portmore Community College
Caribbean Maritime University	Sam Sharpe Teachers' College	Shortwood Teachers' College
Church Teachers' College	The Mico University College	The University of the West Indies
College of Agriculture, Science and Education (CASE)	The University of the West Indies,	Western Jamaica Campus
Edna Manley College of the Visual and Performing Arts	University of Technology, Jamaica	
Excelsior Community College		
GC Foster College of Physical Education and Sport		
Knox Community College		
University of the Commonwealth Caribbean		

### Other Eligible Institutions

International University of the Caribbean	HEART Trust/ANTA
Vocational Training Development Institute (VTDI)	Western Hospitality Institute
Youth Enhancement Service (Y.E.S.)	Colbourne College
St. Joseph's Teachers' College	

- To confirm status, interested students must provide proof of enrollment in the form of:
  - Current school photo ID showing expiration date;
  - Status Letter with original school stamp; or
  - Acceptance Letter with original school stamp (first year students only)
- Participants should be between ages of eighteen (18) and twenty-five (25) years. Students who satisfy this age criteria are required to present one of three (3) valid Government-issued identification:
  - Passport
  - Driver's License
  - Electoral Registration Identification Card
- Where a student is below the minimum age requirement, he/she will need to prove enrollment status at any listed institution above and present a letter of consent to their participation from their parent/guardian.
- Participants should be a holder of a JN Bank Regular Savings Account and maintain up to date customer information records during the Promotion Period.
- Participants are required to open the 32-week JN Partna Plan Account ("Promotion Account") with account opening reason: "JN WAY Promotions" during the Promotion Entry Period.
- Students who do not possess a JN Bank Regular Savings Account and are interested in the promotion must open a "JN Bank Regular Savings Account" with a student minimum rate of J\$500.00 AND the 32-week JN Partna Plan Account with a minimum of J\$1,000 within the Promotion Entry Period.
- Jamaica National Group Staff (whether or not permanently employed) and their off-spings or sibling(s) from the following subsidiaries (JN Group) namely: JN Financial Group Limited, MCS Group Limited, JN Bank Limited, JN Small Business Loans Limited, JN Foundation, Management Control Systems Limited, Manufacturers Credit and Information Services Limited, The Creative Unit 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, Total Credit Services Limited, and JN Cayman are not permitted to participate in the Promotion.

### 2. Promotion Entry Period

A Promotion Account must be opened between September 17, 2018 and October 31, 2018 "the Promotion Entry Period".

### 3. Account Types & Savings Details

- To enter the Promotion, registered students are required to possess, or open a JN Bank Regular Savings Account AND open a JN Partna Plan Account-32 weeks option with a minimum opening amount of One Thousand Jamaican Dollars (J\$1,000) during the Promotion Entry Period. The account opening reason must be JN WAY Promotions.
- The Promotion Account must be opened with the aforementioned minimum amount of One Thousand Jamaican Dollars (J\$1,000) which shall represent the "Initial Deposit".
- The student must additionally make consistent deposits for the duration of the Promotion. This will represent the "Pledge Amount" and must be any one of the following:
  - One Thousand Jamaican Dollars (J\$1,000) weekly
  - Two Thousand Jamaican Dollars (J\$2,000) fortnightly
  - Four Thousand Jamaican Dollars (J\$4,000) monthly
- The Initial Deposit will not be counted among the Pledge Amount.
- At maturity, funds must be transferred from the Promotion Account to a JN Bank Regular Savings Account.

### 4. Pledge Payments

- After the Promotion Entry Period is closed, the agreed "Pledge Amount" must be consistently deposited by the last work day of the month as agreed, to the Promotion Account, for the duration of the Promotion being not less than Four Thousand Dollars (J\$4,000.00) for the entire month.

### 5. Minimum Pledge Payment for Entry into Draws

- To be entered into the Grand Draw, the Promotion Account must have the minimum number of deposits made over the course of the Promotion Period as follows:
  - Weekly Deposit must be a minimum of thirty-two (32) weekly Pledge Amount deposits on or before June 12, 2019 to qualify for the Grand Prize Draw.
  - Fortnightly Deposit must be a minimum of sixteen (16) fortnightly Pledge Amount deposits on or before June 12, 2019 to qualify for the Grand Prize Draw.
  - Monthly Deposit must be a minimum of eight (8) monthly Pledge Amount deposits by June 12, 2019 to qualify for the Grand Prize Draw.
- To be entered into the First Draw Part 1, the Promotion Account must have been opened between September 17, 2018 and September 30, 2018 and have minimum One monthly Pledge Payment plus the Initial Deposit on or before October 5, 2018
- To be entered into the First Draw Part 2, the Promotion Account must have been opened between October 1, 2018 and October 31, 2018 and have minimum One monthly Pledge Payment plus the Initial Deposit on or before November 5, 2018
- To be entered into the Mid Promotion Draw, the Promotion Account must have minimum four (4) monthly Pledge Amounts on or before March 5, 2019

### 6. Prize Drawing Criteria & Draw Dates

- All Promotion Accounts opened and satisfying the Minimum Pledge Payment for Entry into Draws as detailed in these Terms and Conditions will be compiled to form a database of

potential winners for the various draws. The database will be sent to JN Bank's Internal Audit Department for verification and the selection of the winners will occur in accordance with the Method of Selection of Winners for All Prizes section below.

- The First Draw Parts 1 and 2, Mid Promotion and Grand Prizes will be drawn in accordance with the Schedule outlined in the relevant section in these Terms & Conditions.
- All draws will be random selection based on database for draw dates.
- The winning student (s) will be notified on the same day of all the prize draws.
- One (1) potential winner and two (2) back up potential winners will be selected for each Prize Drawing, so that including back up winners, there will be a total of fifteen (15) potential prize winners for the non-Grand Prize drawings; and eighteen (18) potential prize winners for the Grand Prize drawings. The potential winner and back up potential winners for each prize will be contacted in the order their names were drawn and only after the potential winner ahead of them is disqualified.
- Students will only be eligible to win one (1) of the following draws:
  - First Draw 1
  - First Draw 2
  - Mid Promotion Draw
- Accordingly, winners of any of the drawings during the Promotion are automatically excluded from winning prizes in any other category in the Promotion; save and except the Grand Prizes.
- The non-Grand Prizes:
 

<b>Prize Type</b>	<b>Prize</b>
First Draw 1	One (1) winner of J\$4,000.00 added to the promotional account
First Draw 2	One (1) winner of J\$4,000.00 added to the promotional account
Mid Promotion Draw	Three (3) winners of J\$8,000.00 each to the promotional account.
- The Grand Prize:
 

<b>Prize Type</b>	<b>Prize</b>
First Prizes	Three (3) scholarships valued at a maximum J\$250,000.00 each
Second Prize	1 HP Pavilion Detachable 2-in-1 Laptop valued at \$60,000.00
Third Prizes	Two (2) \$10,000.00 Gift certificate to a JN Rewards Partner
- All draws related to the Promotion will be conducted at the JN Bank Marketing Department, 75 Knutsford Boulevard, Kingston 5.
- The Grand Prize Draw will be on Friday, June 21, 2019 at 4:30 p.m. Further, the dates for the all the sectional draws are outlined below:
 

<b>Prize Category</b>	<b>Draw Dates</b>
First Draw 1	Friday, November 23, 2018
First Draw 2	Friday, November 23, 2018
Mid Promotion Draw	Friday, March 15, 2019
Grand Draw	Friday, June 21, 2019

### 7. By participating in the Promotion, all Participants agree to be bound by the rules of the Promotion, and that the decision(s) of JN Bank regarding all aspects of the Promotion will be final.

### 8. Method of selection of winners for all prizes:

- Potential winners will be selected electronically and will only be considered a winner once he/ she satisfies a test of skill. The test of skill is that after selection, the potential winner will be required to complete the JN Bank tag line - "We'll Help You Find A Way". The two words - "We'll Help..." will be said by the JN Bank's representative and the potential winner will be required to say "...You Find A Way".
- Upon successful completion of the tagline, the potential winner will be considered a winner. This test of skill will be conducted over the phone.
- Three consecutive telephone attempts will be made to reach each potential winner and the potential winner will have one chance to answer correctly. If JN Bank has exhausted the number of telephone attempts unsuccessfully, the potential winner will be disqualified and attempts will be made to contact the next student in line from the pre-selected back up entries.
- A failed telephone attempt occurs when the phone rings without an answer, goes to voicemail, is busy or the student is otherwise unavailable to take the phone call. Likewise, if the student fails on his/her attempt to say the tag line correctly, they will be disqualified and the pre-selected back up potential winner next in line will be contacted.
- If after going through the back up entries no winners are identified JN Bank has the right to retain the relevant prize.

### 9. Claiming Period & Conditions for Claiming Prizes:

- Winning students will be notified on the same day of all draws
  - Winners will have 30 days to confirm acceptance or rejection of prizes; confirmation may be verbal at the time of notification
  - Prizes cannot be gifted or redeemed as cash.
  - For the Grand First Prize, funds will be made directly payable to the registered institution of the student.
  - The Grand Prize Scholarship winners must present to JN Bank the relevant official proof of enrollment or they forfeit the prize.
  - Should any of the three Grand First Prize winners not be in arrears of any fees to their institution, he/she will be solely responsible to request funds from School Account Name.
- ### 10. Disqualification from Prize Winnings
- Student will be disqualified from all drawings if:
    - The total minimum number of weekly or fortnightly or monthly Pledge Amount deposits is not deposited during the respective periods of the Promotion at the times the deposits are agreed to be made;
    - The Promotion Account is closed or withdrawals are made from before the end of the Promotion;
    - The student does not adhere to the terms and conditions of the Promotion.

### 11. Adjudication for Winners

- Judging for the prize winner will be governed by:
  - Proof of identity in the form of a Government-issued identification card as noted in Clause 1 (b).
  - Ownership of the selected Promotion Account and consistent savings each month with deposits at the agreed times, of an amount not less than the Monthly Pledge Amount over the Promotion Period.
- A representative from the BGCL and a member from the Bank's Audit Department will be required to oversee the drawing of the various Grand Prizes for the Promotion.

### 12. Miscellaneous

- The Bank, after consultation with, and the prior approval from the Betting Gaming and Lotteries Commission (BGLC) reserves the right to delay, terminate or amend the Promotion at any time. In any of these events, notice will be given to the participants via an advertisement in the media.
- The Promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.
- JN Bank reserves the right to use photographs of winners in promotional articles and publicity features without any further compensation, if the winner of any prize under the Promotion refuses, he/she will forfeit the relevant prize.
- This Promotion is authorized under Section 58(3) of the Betting Gaming and Lotteries Act.