

Terms and Conditions

Promotion Name: JN Bank Credit Card Black Friday – Holiday Cash Back Promotion

Promotional Period: November 25 – December 24, 2022

1. Eligible participants:

The JN Bank Credit Card Black Friday – Holiday Cash Back Promotion is open to all card users

- a. Existing card holders of a JN Bank Visa Classic or Gold Credit Card;
- b. Persons who activate and use a JN Bank Visa Classic or Gold Credit Card during the Promotional Period; including all employees (whether or not permanently employed) throughout The Jamaica National Group Limited (“JN Group”) and its subsidiaries, as well as members of their immediate families (including parents, siblings, spouse and children).

2. How to Qualify:

- During the period **November 25 – December 3, 2022**, the participant must be one of the first 25 cardholders to make at least a single purchase valued at J\$30,000.00 or more.
- During the period **December 4 – December 10, 2022**, the participant must be one of the first 25 cardholders to make at least a single purchase valued at J\$30,000.00 or more.
- During the period **December 11 – December 17, 2022**, the participant must be one of the first 25 cardholders to make at least a single purchase valued at J\$30,000.00 or more.
- During the period **December 18 – December 24, 2022**, the participant must be one of the first 25 cardholders to make at least a single purchase valued at J\$30,000.00 or more.

3. Reward:

- a. One-time cash back of J\$10,000 on a single purchase of J\$30,000 (inclusive of GCT) or more to the first 25 participants during the periods outlined above
- b. Cash back will be applied to the JN Bank Visa Credit Card on the next billing cycle or no later than 60 days after the qualifying transaction occurred.
- c. The one-time cash back of J\$10,000 on a single purchase of J\$30,000 (inclusive of GCT) or more will be rewarded to only one designated account.

4. General Terms:

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. The decision(s) of JN Bank regarding all aspects of the Promotion will be final.