

## Terms and Conditions

**Promotion Name:** JN Bank Back to School Promotion  
**Promotional Period:** **August 9, 2023 to September 30, 2023**  
**Authorisation:** Authorised under section 58(3) of the Betting, Gaming & Lotteries Act

### 1. Eligible Participants:

The JN Bank Back to School Promotion (“the Promotion”) is open to all JN Bank Limited (“JN Bank”) customers who are 18 years or older who receive a JN Bank Personal Unsecured Loan (“Unsecured Loan”) or who spend J\$10,000.00 or more in a single transaction using their JN Bank Visa Credit Card each week in the eligibility period during **August 9, 2023 to September 30, 2023** (“the Promotional Period”), save and except all employees (whether or not permanently employed) throughout The Jamaica National Group Limited (“JN Group”) and its subsidiaries namely: JN Money Services Limited, JN Financial Group Limited, MCS Group Limited, JN Bank Limited, JN Bank UK Limited, JN Small Business Loans Limited, JN Foundation, Management Control Systems Limited, Manufacturers Credit and Information Services Limited, The Creative Unit Limited, Total Credit Services Limited, JN Finance 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.

### 2. Eligibility Period and Weekly Prize Draw Dates:

Prizes will be drawn on the draw dates indicated below at 1:00 p.m. at the Brand Management and Production Unit of The Jamaica National Group Limited located at 1 Holborn Road, Kingston 5:

<b>Eligibility Period</b>	<b>Draw Date</b>
August 9 – August 16, 2023	Wednesday August 23, 2023
August 17 – August 24, 2023	Wednesday August 30, 2023
August 25– September 1, 2023	Wednesday September 6, 2023
September 2 – September 8, 2023	Wednesday September 13, 2023
September 9 – September 15, 2023	Wednesday September 20, 2023
September 16 - September 22, 2023	Wednesday September 27, 2023
September 23 – September 30, 2023	Wednesday October 4, 2023

### 3. How to Enter:

**3.1.** Each eligibility period during the Promotion, all customers who receive a JN Bank Personal Unsecured Loan of up to J\$5 million or who spend J\$10,000.00 or more in

a single transaction using their JN Bank Visa Credit Card (“the entrance requirements”) will have a chance of winning J\$10,000.00.

**3.2.** The relevant rate of exchange governing any US Dollar transaction will be established by reference to the relevant US Dollar exchange rate published by the Treasury Management Unit of JN Bank Limited on the date of posting the relevant transaction.

**3.3.** Transactions not done in Jamaican Dollars will be converted to get the Jamaican Dollar equivalent using the exchange rate published by the Treasury Management Unit of JN Bank Limited on the date of posting the relevant transaction.

#### **4. Weekly Prizes:**

A prize drawing will be held each week during the Promotional Period and winners will be selected randomly as follows:

- Three (3) customers who receive a JN Bank Personal Unsecured Loan of up to J\$5 million each week during the eligibility period preceding the relevant weekly prize drawing will win a JN Bank gift certificate valued at J\$10,000.00.
- Seven (7) customers who spend J\$10,000.00 or more in a single transaction using their JN Bank Visa Credit Card each week during the eligibility period preceding the relevant weekly prize drawing will win cashback of J\$10,000.00 credited to their JN Bank Visa Credit Card account.

#### **5. Method of selection of winners for all prizes:**

**5.1.** Ahead of each weekly prize draw, a database will be compiled and forwarded to JN Bank’s Internal Audit Department for verification and the electronic selection of potential winners. Within that database, each customer who received an Unsecured Loan or spent J\$10,000.00 or more in a single transaction using their JN Bank Visa Credit Card each week during the eligibility period will gain an entry for that relevant weekly prize draw.

**5.2.** For each draw, four (4) potential backup winners will be selected at random from that same database of persons who met the entrance requirements.

**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 the 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 required to complete the test of skill to win it. 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 completion of the tagline, the potential winner will have completed the test of skill and be considered a winner.

5.5. Persons will only 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, the next recipient in line from the backup potential winners will be selected. Similarly, if the said recipient fails on his/her attempt to complete the test of skill by correctly completing the tagline then a backup potential winner will be selected. A failed attempt is when the phone rings without an answer, goes to voicemail, is busy or is answered by someone other than the recipient that JN Bank is trying to contact. If after going through all entrants in the database no winners are identified, JN Bank has the right to retain the prizes.

## 6. Claiming of Prizes

6.1. Winners will be required to accept their prize within three (3) working days of being contacted by JN Bank and shall produce a valid government-issued photo ID (Passport, Driver’s Licence or Elector Registration Identification Card [“National Voters’ ID”]) in order to claim the prize.

6.2. **\*\*Prizes can only be redeemed as advertised and may not be transferred, gifted and/or exchanged for cash or any other form of compensation\*\***

## 7. General Terms

7.1. 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.

7.2. 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 that JN Bank may use their name, picture and likeness for advertising and promotional purposes, without further compensation. If winners refuse, they will forfeit their prize.

7.3. JN Bank with prior approval from the Betting, Gaming and Lotteries Commission 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. In the event of a dispute arising from this Promotion, JN Bank Limited’s decision shall be final.

**7.4.** JN Bank reserves the right 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.

**7.5.** The Promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.