

SAVE
SO YOU CAN HAVE THE
TIME OF YOUR LIFE IN

PERU!

Accounts must
be opened by
June 30, 2026,
to qualify.

JN SAVINGS
DREAMZ

January 15, 2025 - June 30, 2026



GRAND PRIZE

Airline tickets for two to
Lima, Peru
Hotel Accommodations
for two
Excursion and Tour
expenses included



2ND PRIZE

All-expenses paid luxury
getaway for two at
Azul Beach Resort, Negril
Plus 200 USD in Cash



3RD PRIZE

All-expenses paid
Dolphin Swim Adventure
at Dolphin Cove,
for a family of 4

SPOT PRIZES

Luck of the Draw: Ten (10) winners of Amazon Gift cards

Match Your Dreamz Savings: Four (4) winners for whom we'll match
their savings

Open and save **\$15,000 or more monthly**
for 12 months in a deposit account
for a chance to WIN!

Grand Draw: July 9, 2026

Conditions apply

Authorized under section 58(3) of the Betting Gaming and Lotteries Act.
JNBK-STAFFDREAMZFLYER8.5x11-V1-20.12.2024

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PROMOTION TRAVELERS' EDITION TERMS AND CONDITIONS

Promotion Period:

JN Savings DreamZ Promotion: Travelers' Edition
- Promotion period: January 15, 2025 – June 30, 2026

Promotion Account Opening Period

To qualify for the JN Savings DreamZ Promotion, an account must be opened between January 15, 2025 – June 30, 2026.

Participation Criteria

JN Group Staff are not qualified to enter this promotion.

Mechanics:

1. Account Opening Details

a) To participate in this Promotion, new or existing members must open one or more of the (JN Bank High Yield) contractual savings account during the promotion period in any of the following currencies outlined below:

- JMD account
- USD account
- CDN account
- GBP account

b) The account opening period runs from January 15, 2025 – June 30, 2026

c) The promotion account or High Yield Account must be opened with a minimum deposit of:

- Contractual savings accounts (JN Bank High Yield)
 - Fifteen Thousand Jamaican Dollars (J\$15,000.00) and/or One Hundred (100) units of foreign currency including United States Dollars (USD), Canadian Dollars (CDN) or Great Britain Pound (GBP) during the promotion period.

2. Monthly Pledge Payments (Contractual Savings Account)

a. After the Opening Period, deposits of a specified amount, agreed to in writing, the "Pledge Amount" must be made by the last day of each month to the JN Bank High Yield contractual savings account for each consecutive months after the date when the account was opened to qualify for any prize outlined in these Terms and Conditions.

b. Participants **MUST** save a minimum Pledge Amount of Fifteen Thousand (J\$15,000.00) or a minimum of Fifty (50) units of one or more of the currencies listed in clause 1c above monthly for the duration of the Promotion Period;

c. The Fifteen Thousand Jamaican Dollars (J\$15,000.00) and/or One Hundred (100) units or more of listed foreign currency deposited when the account is opened will represent the "Initial Deposit" and every subsequent deposit of Fifteen Thousand Jamaican Dollar (J\$15,000.00) and/or Fifty (50) units or more of the listed foreign currencies deposited each month for the duration of the Promotion or account tenure which will represent the "Pledge Amount".

d. The first Pledge Payment **MUST** be deposited to the promotional account before or on the thirtieth (30) day from the date when the account was established. All subsequent Pledge Payments should be deposited by the last day of each month to qualify for the prize draws in the promotion.

3. Promotion Draw Categories

a) All High Yield Accounts that satisfy the minimum Pledge Payment for entry into the various draws as detailed in these Terms & Conditions will be compiled into a database for selection of the winners in the promotion. The various sectional draws for the promotion will include the following:

- Luck of the Draw Winners** - Ten (10) lucky participants will receive Amazon Gift Certificates valued at Fifty United States Dollars (US\$50.00) or the equivalent of the other listed currencies (excluding Jamaican Dollars).
 - This draw will consist of an initial Ten (10) potential winners and Five (5) backup winners.
- Match Your DreamZ Savings Draws** - The monthly Pledge Amount for four (4) lucky participants will be matched by up to Fifty Thousand Dollars (US\$50,000.00) or the equivalent of the other listed currencies. This will be deposited to their High Yield Account.
 - Two winners will be selected on two separate dates during the promotion: two winners in September and the other in November.
 - The draw will consist of an initial two (2) potential winners and Five (5) backup winners.
- Grand Draw** - The promotion will reward three (3) lucky participants with great prizes for saving in the competition.

a. Grand Prize Winner

- One winner of a six (6) nights and seven (7) days all-inclusive stay trip for two (2) to Lima in Peru. Package includes:
 - Airfare Approximately US \$ 2990.00 (2 Adults)
 - Accommodation Approximately US \$1350.00 for double occupancy with breakfast
 - Excursion and Tours Approx. US \$500.00 spending money (2 Adults)
- All other travel-related expenses, including but not limited to travel insurance, taxes and fees related to in-flight costs and luggage(s) are the sole responsibility of the winner
- The winner will have ten (10) months to confirm a date for the use of the prize, and time starts to run from the date of being formally advised as the Grand Prize winner by a representative of JN Bank.
- Prize value is non-transferable and cannot be exchanged for cash or any other form of compensation.

b. Second Prize Winner

- One Winner of an all-expenses paid trip for Two (2) persons for (3) Three days and Two (2) nights.
- Two Hundred United States Dollars (US\$200.00) spending money.
- The winner will have six (6) months to confirm a date for the use of the prize, and time starts to run from the date of being formally advised as the second prize winner by a representative of JN Bank.
 - Hotel:** Azul Beach Resort Negril, Gourmet All Inclusive by Karisma, Norman Manley Blvd, Negril
 - Room:** Ocean View Deluxe Suite

c. Third Prize Winner

- One (1) winner of a memorable day excursion of Smiles and Fun with a Dolphin Swim Adventure at Dolphin Cove for a family of four (4) valued at Four Hundred and Fifty United States Dollar (US\$450.00). This excursion includes:
 - Approximately a 40-minute interaction with a Dolphin in its Natural Habitat
 - Approximately 10-minute orientation to learn more about Dolphin interactions and other interesting facts
 - Traditional Jamaican Lunch: consisting of jerk chicken, rice with peas, and mixed vegetables
 - Stringray Encounter: Petting and snorkeling with these friendly creatures
 - Jungle Trail
- The winner will have six (6) months to confirm a date for the use of the prize, and time starts to run from the date of being formally advised as the third prize winner by a representative of JN Bank.
- This draw will consist of an initial three (3) potential winners who will be contacted in the order selected for the various prize categories. The first person selected will qualify for the First Prize, the second person will qualify for the Second Prize, and the third person selected will qualify for the Third Prize. There will also be Five (5) backup winners who will be selected in the order drawn.

4. Minimum Pledge Payment for Entry into Draws

- To be entered into any of the promotion draws, the account must have the minimum number of monthly deposits made over the course of the

Promotion Period starting from the date the account was opened.

5. Promotion Prizes and Draw Dates

Promotion Draw	Prize
Luck of the Draw Winners	Ten (10) participants receive Amazon Gift Certificates valued at US\$50.00 or the equivalent of the other listed currencies (excluding Jamaican Dollars)
Match Your DreamZ Prize	Pledge Amount matched for four (4) participants of up to Fifty Thousand Dollars (J\$50,000.00) each. Deposit will be made to their High Yield account.
Grand Prize Draw	First Prize: All-inclusive trip for two (2) to Lima in Peru along with US\$500 spending money.
	Second Prize: Trip for two (2) for (3) Three days and Two (2) nights to Azul Beach Resort Negril by Karisma, plus Two Hundred United States Dollars (US\$200.00) spending money.
	Third Prize: One (1) winner of a day excursion of Smiles and Fun with a Dolphin Swim Adventure at Dolphin Cove for a family of four (4) valued at Four Hundred and Fifty United States Dollar (US\$450.00)

Draw Category	Draw Date & Time
Luck of the Draw Winners	To be executed at 3:30 pm on Thursday July 10, 2025.
Match Your DreamZ Prize Draw	These draws will be executed as follows: - The first draw will be executed at 3:30 pm on Thursday, September 18, 2025. - The second draw will be executed at 3:30 pm on Thursday, November 20, 2025..
Grand Prize Draw	To be executed at 2:30 pm on Thursday, July 9, 2026.

6. Exchange Rate

- The relevant rate of exchange governing any deposit/credit to the High Yield account will be established by reference to the relevant exchange rate published by the Treasury Management Unit of the Bank on the date of deposit.

7. Method of selection of winners for all prizes:

- Potential winners will be selected randomly using the Audit Command Language software (ACL) and will be contacted by a JN Bank representative to complete the JN Bank's tagline "**We'll Help You Find A Way!**" The two words "**We'll Help.**..." will be said by the JN Bank 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 declared an official winner. The interaction will be conducted by telephone.
- Three (3) consecutive telephone attempts will be made to potential winners within a twenty-minute timeframe and one chance will be given to complete the tagline correctly. If JN Bank has exhausted the number of attempts and calls were unsuccessful, the next participant in line from the pre-selected back up entries will be selected, likewise if the participant fails on his/her attempt to say the tag line correctly a new potential winner will be selected. A failed attempt is considered when the phone rings without an answer, goes to voicemail or is busy.
- If after going through the back up entries no winners are identified JN Bank has the right to retain the prize (s).
- All draws related to the Promotion will be conducted at the JN Group Marketing Department, 1 Holborn Road, Kingston 5.

8. Prize Payments Requirement

- All cash awards payable to winners will be deposited in their High Yield Account. The Grand prizes will only be available for access at the end of the account tenure for each winner, in accordance with the Terms and Conditions herein.
- Winners who choose to close High Yield Accounts before the end of the account tenure will forfeit the prize amount deposited into their account.

9. Claiming Period & Conditions for Claiming Prizes:

- Winners will be required to confirm acceptance or rejection of prize award on the date of each promotion draw and an additional Ten (10) month period to advise of the proposed travel dates, which must be confirmed two months prior to travel.
- All costs related to documents required for travel inclusive of travel insurance, visas, and passports, will be the responsibility of the winners.
- The prize winner must present to JN Bank the relevant travel credentials, which are the sole responsibility of the winner and failure to present the relevant credentials will result in a forfeiture of the prize.
- The Grand Prize cannot be gifted, and all parties must travel together on the confirmed dates as stipulated above.

10. Disqualification from Prize Winnings

- Participants will be disqualified from the Luck of the Draw, DreamZ Prize, Match Your DreamZ Prize and Grand Prize drawings if:
 - The total minimum number of monthly Pledge Amounts are not deposited during the respective periods of the Promotion based on when the account was opened.
 - The High Yield Account is closed, or withdrawals are made there from before the end of the savings account tenure.
 - The participant does not adhere to the Terms and Conditions of this Promotion.
 - Accordingly, once a participant has won in any of the drawings during the Promotion, they are automatically excluded from winning prizes in any other category in the Promotion; save and except the Grand Prize.

11. Adjudication for Winners

Accordingly, once a participant has won in any of the drawings during the Promotion, they are automatically excluded from winning prizes in any other category in the Promotion; save and except the Grand Prize.

- Winners will be required to show proof of:
 - Identify in the form of a valid Government-issued identification card (passport, driver's licence or national ID).
 - ownership of the selected High Yield Account and consistent savings each month of an amount not less than the required deposits over the promotion period.
- By opening a High Yield Account, all participants agree to be bound by the rules of the Promotion. The decisions of JN Bank regarding all aspects of the Promotion will be final based on consultation with, and approval from, the BGLC.
- A representative from the Betting Gaming and Lotteries Commission (BGLC) reserves the right to attend the draw and a member from the Bank's Audit Department will be required to oversee all draw presentations for this promotion.

12. Miscellaneous

- The Bank, after consultation with, and obtaining prior approval from the 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 email and direct phone call.
- JN Bank reserves the right to use photographs of the winners in promotional articles and publicity features. Such use will be contingent upon the written consent of the winners, and no further compensation will be provided. The Promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.
- JN Bank has the right to exclude any individual from this Promotion in its absolute discretion without any obligation to provide notice or reason with prior consultation and approval from the BGLC.
- JN Bank reserves the right in its absolute discretion with prior consultation and approval from the BGLC, to vary the terms and conditions of this Promotion or change or withdraw this Promotion at any time without giving any reason or notice, to the extent that such variation, change or withdrawal do not contravene or conflict with any terms imposed on the Bank by the BGLC under section 58(3) of the Betting, Gaming and Lotteries Act. In the event of a dispute arising from this Promotion, the Bank's decision shall be final.
- Relevant travel credentials are the responsibility of each winner.
- This Promotion is authorized under Section 58(3) of the Betting Gaming and Lotteries Act.
- By entering the Promotion, participants release and hold harmless JN Bank Limited, its affiliates, and their respective officers, directors, employees, and agents from any and all liability for any injuries, losses, or damages of any kind resulting from participation in the Promotion or acceptance/use of the Prize.
- Participants acknowledge that travel and related activities may involve certain risks, including but not limited to personal injury, property damage, and other unforeseen events. By entering the Promotion or acceptance/use of the Prize, participants voluntarily assume all risks associated with the Prize and waive any rights to claims against JN Bank for any injuries or damages sustained.