

Terms and Conditions

Promotion Name: JN Bank 'Special Deposit Offer'

Offer Period: January 5 – February 13, 2026

1. Eligible participants:

- 1.1. The Special Deposit Offer is open to members who have received a direct email invitation from the Bank and place a minimum of J\$250,000.00 in a 12-month fixed deposit account, excluding 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). Depositors who meet the eligibility criteria will receive a special deposit of J\$5,000.00 bonus at maturity.

2. Eligibility:

- 2.1. Member must have received a direct email invitation from the Bank.
- 2.2. The funds being deposited must be new (not currently held in any JN Bank account).
- 2.3. The minimum deposit is J\$250,000.
- 2.4. Funds must be held in the account for 12 months.
- 2.5. Only Jamaican-dollar funds are eligible.

3. Bonus offer:

- 3.1. All members who meet the eligibility criteria will receive a special deposit of J\$5,000.00 cash bonus at maturity. The bonus is separate from any interest earned in the account.
- 3.2. The bonus shall be credited to the Participant's JN Bank account within thirty (30) days after the qualifying fixed deposit account matures, provided that all conditions of this Promotion have been fully satisfied.

4. Other benefits

- 4.1 The account can be used to secure a Term Share loan from JN Bank.

5. Forfeiture

- 5.1. Where the account holder withdraws or closes the account before maturity, the deposit bonus and 50% interest payments will be forfeited.

6. Interest Rate

- 6.1 The applicable interest rate for the (12) month Direct Gain Fixed Deposit Account is [X]% per annum, fixed for the duration of the deposit term.

7. General Terms

- 7.1. By participating in the promotion, all potential depositors agree to be bound by the terms and conditions and any other requirements set out in the offer; and the decision(s) of JN Bank regarding all aspects of the offer will be final.
- 7.2. The offer is limited to one (1) cash bonus per eligible participant and is non-transferable.
- 7.3. The Bank reserves the right, at any time and at its sole discretion, to amend, suspend, extend or terminate this promotion, in whole or in part, without prior notice, including but not limited to circumstances arising from operational requirements, regulatory directives, technical issues or any other factor beyond the Bank's reasonable control. Any such amendment or termination shall not affect any rights that have already accrued to eligible participants who have fully satisfied the applicable conditions prior to the effective date of such change.
- 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. In the event of any dispute, disagreement or claim arising out of or in connection with this offer, the Bank's determination shall be final, conclusive and binding on all participants, subject to any applicable law.
- 7.6. Participation in this Promotion constitutes acceptance of these Terms & Conditions.
- 7.7. The promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.