

“Tell A Friend” Mortgage Referral Programme

Terms & Conditions

Programme Overview

The “Tell A Friend” Mortgage Referral Programme (the “Programme”) is offered by JN Bank Limited (“the Bank”, “JN Bank”) and is designed to reward eligible customers and non-customers who refer prospective mortgage clients to the Bank.

By participating in this Programme, Participants agree to be bound by these Terms and Conditions and any other requirements set out in the promotional material or any published material regarding this Programme.

Definitions

“**Business Day**” means a day other than a Saturday, Sunday, or public holiday in Jamaica where banks are open for business.

“**Duplicated Referral**” means any referral submitted in respect of a Referee for whom a prior valid referral has already been received by the Bank.

“**Participants**” means Referrers and, where applicable, Referees.

“**Qualified Referral**” means a referral that meets the criteria outlined in these Terms and Conditions.

“**Referrer**” means any person over the age of eighteen (18), who is not a Real Estate Agent or Mortgage Broker, and submits a referral to the Bank under this Programme.

“**Referee**” means a prospective mortgage customer referred to the Bank by the Referrer.

“**Reward**” means any incentive offered under this Programme, subject to these Terms and Conditions.

“**Self-referral**” means any referral made by a Referrer for themselves, on their own behalf, or for their own direct or indirect benefit.

“**Valid Referral**” means a referral submitted through an approved referral channel, containing the required information, and accepted by the Bank as valid in accordance with these Terms and Conditions.

Eligibility

The Programme is open to all Referrers as defined in these Terms and Conditions.

Programme Period

The Programme is valid from May 22, 2026 to August 31, 2026, unless earlier suspended, terminated or modified by the Bank.

Qualified Referrals

The Bank reserves the right to determine whether a referral qualifies under the Terms and Conditions herein. A referral will only be considered a Qualified Referral if all of the following criteria are met:

1. The Referee has no active mortgage application with the Bank at the time of referral.
2. The referral is submitted via a referral channel approved by the Bank from time to time, currently the “Tell A Friend” landing page hosted at <https://www.jnbank.com/tell-a-friend-mortgage-referral-programme/> Use of the referral channel does not require any fee or payment to the Bank.
3. Upon being contacted by the Bank, the Referee consents to the Bank processing their mortgage application as a referred application under the Programme.
4. The Referee satisfies the Bank’s standard credit and eligibility requirements.

Referral Process

1. The Referrer must submit accurate and complete information for both themselves and the Referee.
2. The Bank will contact the Referee within a reasonable timeframe to initiate the mortgage process.
3. Referrals must be submitted prior to the Referee engaging the Bank independently for a mortgage.
4. Where multiple referrals are received in respect of the same Referee, only the first valid referral received by the Bank may be eligible for a Reward. Any subsequent referral in respect of that Referee will be considered a Duplicated Referral.

Reward

Subject to these Terms and Conditions, a Referrer shall become eligible to receive the applicable Reward once the applicable milestone set out below has been satisfied and verified by the Bank, provided that all other applicable requirements of the Programme continue to be met:

- **Disbursement Reward** - payable where the Referee’s mortgage is approved and the mortgage proceeds are disbursed in accordance with the Bank’s records and these Terms and Conditions

The applicable reward values and structures shall be those published on the Programme’s landing page at <https://www.jnbank.com/tell-a-friend-mortgage-referral-programme/> at the

time the referral is submitted and are incorporated into and form part of these Terms and Conditions.

Reward Payment Conditions

The Bank will notify the eligible Referrer of the successful completion of any milestone and reward, where applicable. The Bank shall notify the Referrer using the information they provided upon submission of the referral. The Bank shall not be liable for any incorrect or incomplete information provided by the Referrer and the Bank's notification shall be deemed communicated once it is dispatched using any information so provided. Where the Bank used the information provided by the Referrer, the Bank shall not be liable for any reward being sent to an incorrect address or account number.

If, within ten (10) business days after the Bank's notification, a reward is declined, not claimed, or cannot be delivered to the Referrer due to incorrect or incomplete information provided by the Referrer, or if the Referrer is found to have breached any of the Programme Terms and Conditions, the Referrer shall forfeit all rights to the reward. In such circumstances, the Bank reserves the right, without liability, to withdraw or otherwise dispose of the reward.

Rewards will only be paid when the corresponding milestone has been verified by the Bank.

The reward is contingent upon:

1. Mortgage approval;
2. Execution of the Mortgage Deed by the Referee; and
3. Full disbursement of the mortgage proceeds or, in the case of construction loans, disbursement of first tranche.

Rewards will be paid within thirty (30) business days after confirmation that the milestone was achieved and will be made by deposit into the Referrer's JN Bank account or via another method approved by the Bank.

The Bank reserves the right to withhold, recover or reverse rewards where it determines that a referral was fraudulent, misrepresented, or otherwise ineligible. By participating, the Referrer acknowledges that the Bank may take all steps necessary to recover any reward so credited.

Limits on Referrals and Total Rewards per mortgage

A Referrer may receive rewards for multiple referrals; however, the Bank may, in its absolute discretion, impose a cap on the total rewards payable per mortgage.

Referee Benefits

Any incentives offered to the Referee (e.g., reduced fees, rate discounts, or cashback) are subject to eligibility and approval, non-transferable and not redeemable for cash, unless otherwise stated in writing by the Bank.

Data Protection

By participating in the Programme, the Referrer confirms that they have informed the Referee of the referral and, to the best of their knowledge, the Referee would not object to the Referrer sharing the Referee's name and contact details with the Bank for purposes of the Programme.

The Bank will process all personal data collected in connection with the Programme in accordance with applicable data protection laws and its Privacy Policy, which the Referrer, by participating in the Programme, acknowledges having read and accepted. Where the Bank receives a Referee's personal data through the Programme, the Bank may contact the Referee regarding the referral and will provide appropriate privacy information at the point of first contact. Referees may opt out of further communications at any time.

Prohibited Activities

The following activities are strictly prohibited under this Programme:

1. Self-referrals
2. Duplicated referrals
3. Submission of false or misleading information relating to the Referrer or the Referee
4. Referrals made or submitted for commercial gain through a referral business, agency arrangement, or similar commercial arrangement, without the Bank's prior written authorization

The Bank reserves the right to disqualify any Participant or referral from this Programme in its absolute discretion without any obligation to provide notice or reason.

Programme Changes or Termination

The Bank reserves the right, in its absolute discretion, to modify, suspend, or terminate the Programme at any time, with or without prior notice. In any of these events, notice may be given via an advertisement in the print media or on the Programme's landing page, as appropriate.

General Terms & Conditions

1. Rewards under this Programme are non-transferable, cannot be assigned or substituted unless otherwise stated and approved by the Bank in writing. The Bank's decision on all aspects of the Programme will be final.
2. Participation in the Programme does not guarantee mortgage approval for any Referee.
3. The Bank reserves the right to vary the terms and conditions of this Programme at any time without giving any reason or notice. In the event of a dispute arising from this Programme, the Bank's decision shall be final.
4. By participating in this Programme, Participants release and hold harmless JN Bank Limited, its affiliates, and their respective officers, directors, employees, and agents from any and all liability, injuries, losses, or damages of any kind resulting from their participation in the Programme, acceptance and/or use of any rewards hereunder.
5. The Bank does not guarantee the availability of any reward offered under this Programme, and where a reward is no longer available, the Bank may substitute that reward for another reward or withdraw that reward.
6. By accepting rewards, Participants agree to take part in any publicity or promotional event(s) arranged by JN Bank Limited surrounding the results of the Programme, with the use of their name, picture and likeness, without any additional reward or compensation.

Governing Law

The Programme and its rules, Terms and Conditions shall be governed by and interpreted in accordance with the laws of Jamaica.