

RULES OF PROMOTION

Promotion Name:

Tap For Gold (the "promotion")

Entry Requirements:

- To qualify, Cardholders are required to make a spend of J\$15,000/US\$100 or more on any NCB Visa consumer credit cards, including NCB Visa Classic, Visa Platinum, Visa Signature, and Visa Signature Cash Back cards ("Cardholders"). Spends made on any of the mentioned NCB Visa Credit Card within the NCB Pay app also qualify for entry.
- Each spend of J\$15,000/US\$100 or more will automatically count as one entry.
- The promotion begins on March 12th, 2024, and ends on July 15th, 2024, with three phases, three correlating qualifying periods and three different prize(s) for each phase. The promotion's eligibility period runs from March 12th 2024, to July 15th 2024. The draw schedule and qualifying periods for each phase are documented below.
- The promotion is limited to Visa consumer credit Cardholders issued by NCB.
- Only personal or household purchases made by the Cardholder are eligible in the promotion. Purchases on government or business transactions are not eligible.
- The more purchases Cardholders make of \$15,000/US\$100 or more during the promotion period, the more chances they will have to win.

General Rules:

- The promotion is only open to NCB Visa Classic, Visa Platinum, Visa Signature, and Visa Signature Cash Back Cardholders.
- The promotion is open to all Cardholders 18 years or older island wide.
- NCB reserves the right to use winners' names, voices, likeness, and photographs for publicity purposes without compensation, permission, or notification. If winners are unwilling to agree to the use of their photographs and/or names, their prize will be forfeited.
- NCB is not responsible for any liability, loss, or injury directly or indirectly suffered resulting from the acceptance of a prize.

- Employees of any entity within NCB Financial Group Limited and their immediate family members (spouse, mother, father, sister, brother, son, daughter, cousin, aunt, uncle, grandparents) are not eligible to participate.
- All accounts with NCB must be in good standing to be considered eligible for the prizes. The selected winner's account must be in good standing as at the date of the draw - at least the minimum payment due on the last credit card statement must have been paid and not otherwise have privileges suspended. In the event that an account drawn is not in good standing, the winner will be selected from the ten (10) backup draws in the order it was drawn.
 - Prizes are not transferable or redeemable in cash. There can be no assignment or substitution of any prize by the winners.
 - If for any reason any prize and / or designated benefit is exhausted or is not available for any reason, NCB reserves the right to substitute said prize and / or benefit for another, with prior approval from BG&LC, unless the applicable law does not allow it.
 - Each Participant who receives any prize and / or benefit is solely responsible for paying any tax on the value of said prize and / or benefit.
 - NCB reserves the right to withdraw or change the terms of the offer at its discretion with the prior approval of the Betting Gaming & Lotteries Commission.

PRIZES

Prize 1 Grand Prize- Trip for two to Paris Olympics 2024

- On the May 14th, 2024, one (1) Entry will be randomly and electronically drawn from the database to win the Grand Prize: Trip for two to the Paris Olympics 2024, valued at total of \$39,050 USD. The draw will take place at NCB Atrium, 32 Trafalgar Road, Kingston 10, on the fourth floor.
- The eligibility period runs from March 12, 2024 - May 12, 2024.
- This prize is open to all NCB Visa consumer credit Cardholders who make purchases of J\$15,000/US\$100 or more using their NCB Visa consumer credit cards (NCB Visa Classic, Visa Platinum, Visa Signature, and Visa Signature Cash Back Cardholders) during the eligibility period.
- The Grand Prize, valued at \$39,050 USD includes:
 - Round trip premium economy class airfare to Paris. Visa International is responsible for taxes and fees.
 - 4 nights' accommodation at a 4-star hotel: The Hoxton Paris
 - Paris Metro and Tourist All Access Pass
 - Gifts/Amenities - Euro \$400 value (Prepaid card)
 - 5 Day/4 Nights Immersive Experience, including Olympic games experiences, leisure time, and restaurant experiences.

- Wine and Food Experience (Epicurean Experience) at Salon Gustave in the Eiffel Tower valued at 6,000 USD.
 - The newly renovated Gustave Eiffel Lounge, suspended 57 meters above ground, offers unobstructed views of Paris and the city's most noteworthy sites. Guests will indulge in Olympic and French-driven programming throughout their time at the lounge, including access to the 2nd floor, wine tastings, live entertainment, Olympic memorabilia and a torch exhibit.
- Visa International will assist the winner with the application for the necessary travel documentation for the selected destination but this is not a guarantee to it being granted. If the relevant documentation required is not approved, the winner will forfeit the prize. Thereafter, the backup winner will be selected and in the same manner as stated above and repeated until a winner receives the required travel documentation from the ten (10) backup winners.
- All flights for the Grand Prize will depart from Jamaica.
- The winner will be required to travel for the Paris Olympic games commencing July 26, 2024 and ending August 11, 2024, the relevant bookings, ticket, accommodation from August 8, 2024 - August 12, 2024 and leisure activities will be made for this timeline with the expected date of Arrival being August 8, 2024.
- "Tickets to the Olympic & Paralympic Games Paris 2024, whether awarded as a prize and/or are included as part of a promotion, must be accepted as awarded. Such tickets are subject to the IOC's terms and conditions at <https://www.paris2024.org/en/tickets/> (which the IOC may change at any time), which are deemed to have been accepted by any holder or user of any such ticket."

"Visa Inc., its affiliates and entities sponsored by Visa, do not organize, nor are they responsible for, this activity, campaign, contest or benefit ("Activity"). By participating in this Activity, you understand and agree that all Claims related to the Activity, must be made against the organizer of the Activity. If to participate in this Activity You must possess or use a payment credential licensed by Visa, then you understand and agree that any Claim related to the operation of said credential, must be made by you directly to the entity that issued said payment credential. You agree not to make any Claim against Visa related to the Activity. "You" means each person participating in the Activity, together with that person's assignees, successors, distributors, guardians, heirs and legal representatives. "Claim" means any type of claim, legal action, lawsuit, guardianship, denunciation and embargo, regardless of its cause (for example, without limitation, negligence, gross negligence or fraud)."

Prize 2- Trip for two to Sandals Resort Montego Bay

- On June 7th, 2024, one (1) Entry will be randomly and electronically drawn from the database to win Prize 2: Trip for two to Sandals Resort Montego Bay, valued at a total of

\$3,900 USD. The draw will take place at NCB Atrium, 32 Trafalgar Road, Kingston 10, on the fourth floor.

- Prize 2, valued at \$3,900 USD, includes accommodation for two (2) persons, two (2) nights and three (3) days at Sandals Resort Montego Bay. The prize does not include transportation. The winner is responsible for all other necessary services to receive and enjoy the prize.
- The winner must claim and use the prize by August 30, 2024. The booking will be arranged by NCB and its partners.
- The eligibility period is from March 12, 2024- June 1, 2024.
- This prize is limited to NCB Visa consumer credit Cardholders who make purchases of J\$15,000/US\$100 or more using the NCB Pay Application with their NCB Visa consumer credit cards (NCB Visa Classic, Visa Platinum, Visa Signature, and Visa Signature Cash Back Cardholders) during the eligibility period.

Prize 3- Watch Party Kit

- On July 17th, 2024, three (3) entries will be randomly and electronically drawn from the database to win a game party kit to watch the 2024 Paris Olympics, valued at total of J\$305,290.92 each. The draw will take place at NCB Atrium, 32 Trafalgar Road, Kingston 10, on the fourth floor
- The eligibility period runs from March 12, 2024 - July 15, 2024.
- This prize is open to all NCB Visa consumer credit Cardholders who make purchases of J\$15,000/ US\$100 or more with their NCB Visa consumer credit cards (NCB Visa Classic, Visa Platinum, Visa Signature, and Visa Signature Cash Back Cardholders) during the eligibility period.
- Each Watch Party Kit valued at total J\$305,290.92 each includes:
 - (65” TV)
 - Sound Bars
 - Gift Box with branded tokens (Branded cups, Branded Towels, Snacks and Treats)
 - Food Gift Vouchers- valued at J\$15,000 (KFC/Pizza Hut)

Prizes	Quantity	Value	Total
65' Samsung Smart TV Model:UN65CU7000FXZA	3	\$150,000.00	\$450,000.00
Samsung 2.0 Integrated Soundbar Model: HWC400ZP	3	\$60,000.00	\$180,000.00
Gift Basket	3	\$15,000.00	\$45,000.00

Food Voucher (KFC or Pizza Hut)	3	\$15,000.00	\$45,000.00
Total			\$ 720,000.00

Method of Winner Selection:

- All qualifying Cardholders with spends during the eligibility periods will be entered into each prize draw.
- All draws will be conducted electronically using information from all qualifying Cardholders.
- The NCB Prime software will be used to pull all qualifying transactions by card category (Visa Cards) and eligibility criteria.
- One random winner and ten (10) backup winners will be drawn for Prize 1: Trip to Paris Olympics 2024. One random winner and ten (10) backup winners will be drawn for Prize 2: Trip to Sandals Resort Montego Bay. Three random winners and ten (10) backup winners will be drawn for Prize 3: Watch Party Kits. Winners will be selected for each draw using Excel on the draw dates listed below.
- The first entry/entries drawn will be considered the winners of each draw. In the event that the winners are not eligible, another Cardholder will be chosen from the ten (10) backup selection for each draw in the order drawn until a qualified Cardholder is selected as the winner.
- All non-winning entries including backup draws are eligible to win prizes 2 and 3 subsequently.
- Each draw will have an eligibility period as detailed in the draw schedule below.

DRAW DATES

Prize Schedule	Qualifying Period	Draw Date	Calling of Winners	Collecting of Prizes
Prize 1: Trip for two to Paris Olympics 2024	March 12- May 12, 2024	14-May 2024	Mon - Fri	Mon - Fri
Prize 2: Trip for two to Sandals	March 12 - June 1, 2024	07-June, 2024	Mon - Fri	Mon - Fri

Resort Montego Bay				
Prize 3: Watch Party Kit	March 12– July 15, 2024	17-July 2024	Mon - Fri	Mon - Fri

Method of Notification:

- Potential winners will be contacted within five (5) business days of each draw date. Selected winners will be contacted via telephone. If we are unable to contact the winners after three (3) attempts in one day, the backup winner will be selected and called in one day in the same manner as stated above and repeated until a winner is contacted from the ten (10) backup draws. A call is deemed fail if all attempts are unsuccessful. Calls are unsuccessful if the phone rings without an answer, busy signals, drop calls or goes to voicemail on the day that the calls are made. No voice messages will be left.
- Once contacted via telephone, winners will receive an email from NCB validating the announcement.
- Selected Winners will be instructed to claim their Prize at National Commercial Bank Jamaica Limited, 32 Trafalgar Road, Kingston. Winners will be required to present a government issued ID (Passport, Drivers Licence, Voters ID) for validation. Pictures and other recordings for media placement will be captured during the prize handover.
- If the winner is unable to collect the prize in person, a representative may collect the prize on the winner’s behalf. Representatives must present a notarized copy of the winner’s government issued photo ID, a valid government issued photo ID (National ID, Driver’s License or Passport) of the representative along with an authorization letter from the winner.
- If the selected winners do not show up at the location to redeem their prizes within 30 days of contact, the prize will be invalidated and will remain the property of NCB.

Authorized under Section 58(3) of the Betting, Gaming & Lotteries Act