

RULES OF PROMOTION

Promotion Name:

Seize The Summer & Win Promotion (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”).
- Each spend of J\$15,000/US\$100 or more will automatically count as one entry.
- The promotion begins on July 20th, 2023, and ends on August 30th, 2023, with two (2) winners selected two days after the end of every fortnight during the promotion period and the grand prize winner selected on September 4th, 2023. The eligibility period runs from July 20th, 2023, to August 30th, 2023. The draw schedule and eligibility period 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 five (5) 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

FORTNIGHTLY PRIZES

- **WEEK 2, 4, 6 PRIZES:** At the end of week 2, 4, & 6, as per the Draw Schedule, **two (2)** qualified Cardholders will be randomly, electronically drawn **from the NCB Prime database using excel** to win three (3) Day Passes each valued at **USD\$450** to Hyatt Ziva Rose Hall. Passes will not expire; however, winners are expected to use day passes by December 31st 2023.

GRAND PRIZE

- On the September 4th, 2023, one (1) Entry will be randomly and electronically drawn from the database to win the Grand Prize of a Trip to Panama, valued at total of \$4,500 USD. The draw will take place at NCB Atrium, 32 Trafalgar Road, Kingston 10, on the fourth floor.
- The Grand Prize, valued at \$4,500 USD, includes two (2) Copa Airline's regular (Economy) tickets worth up to \$900 USD, accommodation for two (2) persons, four (4) nights and five (5) days at either the W Panama or the JW Marriott Panama (valued at approximately \$2,600 USD), and \$1,000 USD in spending money. Please note that the prize does not include airport pick-up, transportation. The winner is responsible for all other necessary services to receive and enjoy the prize.
- The winner is responsible for obtaining the necessary travel documents required for the selected destination. The US\$1,000 spending money will be deposited into their NCB Account (USD\$1 = JMD\$145). If the recipient has an NCB USD account, the spending money will be credited to this account instead of a JMD account, upon their selection.
- All flights for the Grand Prize will depart from Jamaica.
- The winner must travel by December 31, 2023.

- Grand Prize winner must notify NCB of the intended date of travel, minimum thirty days (30) prior to, to ensure the relevant ticket and accommodation bookings can be made.

Method of Winner Selection:

- All qualifying Cardholders with spends during the eligibility periods will be entered into each fortnightly draw and for the grand 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), amount and date.
- Two (2) random winners and five (5) backup winners will be selected each fortnight draw during the promotion period and one (1) random winner and five (5) backup winners will be selected for the grand prize draw using Excel on the draw dates listed below.
- Each fortnightly draw will have an eligibility period as detailed in the draw schedule below.
- For each draw date, only entries entered until 11:59 pm Eastern Standard Time two days preceding each draw date during the stipulated eligibility period will be entered to win in the fortnightly prizes. All non-winning entries including backup draws are eligible to win the Grand Prize.
- The first two entries drawn will be considered the winners of the fortnightly draw and the first entry drawn during the grand prize draw will be considered the grand prize winner. Five (5) backup draws will be selected on each fortnightly draw and in the grand prize draw and in the event that the winners are not eligible, another Cardholder will be chosen from the five (5) backup draws in the order drawn until a qualified Cardholder is selected as the winner.
- Fortnightly winners are not eligible for the grand prize draw. Backup draws not selected as a winner will still qualify for the grand prize draw.

DRAW DATES

Prize Schedule	Eligibility Period	Draw Date	Calling of Winners	Collecting of Prizes
Week 1 - 2	July 20 – August 2, 2023	4-August, 2023	Mon - Fri	Mon - Fri
Week 3 - 4	August 3– August 16, 2023	18-August, 2023	Mon - Fri	Mon - Fri
Week 5 - 6	August 17– August 30, 2023	1-September, 2023	Mon - Fri	Mon - Fri
Grand Prize Draw	July 20 - August 30, 2023	4-September, 2023	Mon - Fri	Mon - Fri

Method of Notification:

- Potential winners will be contacted within five (5) business days of the draw. 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 the same manner as stated above and repeated until a winner is contacted from the five (5) 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