

Promotion Name:

Restock & Win with NCB and Visa (the "promotion")

Entry Requirements:

- The following conditions apply to qualify:
 1. To qualify, Cardholders are required to make a spend on NCB Business Edge and NCB Visa Business Platinum credit cards ("Cardholders")
 2. Spend criteria - on any spend excluding government spend in the amounts set out below:
 - MSME Account - JM\$120,000
 - Corporate Accounts & Commercial Accounts - JM\$400,000
 - Commercial Accounts are classified as having revenue JM\$600M to JM\$1.5B
 - Corporate Accounts are classified as having revenue over JM\$1.5B
 3. No Government Entity can qualify
 4. Customers must be registered with the Companies Office of Jamaica and documentarily qualified to include the requisite credit score to qualify for the NCB Payments Digital Bundle
 5. No delinquency greater than 15 days on an existing NCB credit card account
- Each spend of JM\$120,000 (MSMEs) and JM\$400,000 (Corporate & Commercial) or more respectively during the promotional period will automatically count as one entry.
- The more purchases Cardholders make of JM\$120,000 (MSMEs) and JM\$400,000 (Corporate & Commercial) or more, respectively, during the promotion period, the more chances they will have to win.
- The promotion is limited to NCB Visa Business Credit Cardholders, namely NCB Business Edge and NCB Visa Business Platinum credit cardholders.
- The promotion is for the period: **April 4, 2024 to June 30, 2024**
- All purchases made by the Cardholder are eligible in the promotion, except for government transactions.

General Rules:

- The promotion is only open to NCB Business Edge and NCB Visa Business Platinum Cardholders.
- The promotion is open to all Visa Business Credit 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 winners' 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, 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

GRAND PRIZE

Category: MSME Customers

- On the 9th of July 2024, five (5) entries will be randomly and electronically drawn from the database to win the grand prize. Each will win the following:
 - A payment of up to a maximum of **J\$700,000** will be paid on the credit card used in the promotion towards the next bill
 - Payments to the credit card bill will be completed within 5 business days of the statement generation date and the date subject to when the winner redeems prize
 - NCB eCommerce in a box (one-time set up cost waived – valued at US\$60)
 - Winners must respond by August 12, 2024 that they are interested to sign up.
 - The on-boarding process must be completed by September 30, 2024.

Category: Corporate Accounts

- On the 9th of July 2024, one (1) entry will be randomly and electronically drawn from the database to win the grand prize of an educational grant for the winner's employee(s) of up to **JM\$750,000 or US\$5,000** made payable to a local institution for an accredited programme of their choice.
 - The winner must accept by **August 12, 2024** and to redeem, winner must provide by **January 30, 2025** the following:
 - Evidence of employment at the Winning entity
 - Proof of Acceptance of the winner's employee to the tertiary institution
 - Invoice from the tertiary institution with the programme details and the associated fees
 - Payment to the institution will be made within 30 days of receipt of the invoice.
- Two (2) additional entries will be randomly and electronically drawn from the database to win consolation prizes of:
 - NCB eCommerce in a box – to take their business online (one-time set up cost waived – valued at US\$200)

- Winners must respond by **August 12, 2024** that they are interested to sign up.
- The on-boarding process must be completed by **September 30, 2024**.

Category: Commercial Accounts

- On the 9th of July 2024, one (1) entry will be randomly and electronically drawn from the database to win the grand prize of an educational grant for the winner's employee(s) of up to **J\$750,000 or US\$5,000** made payable to a local institution for an accredited programme of their choice.
 - The winner must accept by **August 12, 2024** and to redeem, winner must provide by **January 30, 2025** the following:
 - Evidence of employment at the Winning entity
 - Proof of Acceptance of the winner's employee to the tertiary institution
 - Invoice from the institution with the programme details and the associated fees
 - Payment to the institution will be made within 30 days of the invoice receipt of the invoice.
- Two (2) additional entries will be randomly and electronically drawn from the database to win consolation prizes of:
 - NCB eCommerce in a box – to take their business online (one-time set up cost waived – valued at US\$200)
 - Winners must respond by **August 12, 2024** that they are interested to sign up.
 - The on-boarding process must be completed by **September 30, 2024**.

Prizes	Quantity	Maximum Value (JMD)	Total (JMD)
One Credit Card Bill Payment for each winner (MSME)	5	\$700,000.00	\$3,500,000.00
NCB eCommerce in a Box (MSME)	5	\$10,000.00	\$50,000.00
Educational Grant (Corporate & Commercial)	2	\$750,000.00	\$1,500,000.00
NCB eCommerce in a Box (Corporate & Commercial)	4	\$32,000.00	\$128,000.00
Total			\$5,178,000.00

Method of Winner Selection:

- All qualifying Cardholders with spends during the promotion period of **April 4 – June 30, 2024** will be entered into the grand draw.
- On the 9th of July 2024, at NCB, The Atrium, 32 Trafalgar Road, Kingston 10, the NCB Prime Software will be used to pull all qualifying transactions by card category (NCB Visa Business Credit Cards), amount and date. The 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 Business Cards), amount and date.
- For MSMEs
 - The selections will be conducted electronically according to the business Category, the first five (5) entries selected randomly will be the grand prize winners and five (5) additional entries will be selected as backup winners.

The order of the Corporate and Commercial draws will be done as follows:

- Corporate:
 - The first random entry selected will be the grand prize winner and five (5) additional entries will be selected as backup winners.
 - The first two (2) entries randomly selected will be the consolation prize winners and five (5) additional entries will be selected as backup winners.

- Commercial:
 - The first random entry selected will be the grand prize winner and five (5) additional entries will be selected as backup winners.
 - The first two (2) entries randomly selected will be the consolation prize winners and five (5) additional entries will be selected as backup winners.

DRAW DATE

Prize Schedule	Promotion Period	Draw Date	Communication to Winners	Dispatch of Prizes
Grand Prize Draw and consolation Draws	Start: April 4, 2024 End: June 30, 2024 at 11:59pm	July 9, 2024 10:00 a.m.	Phone Call: July 9, 2024 Email: July 10, 2024	Mon - Fri

Method of Notification:

- Potential winners in each Business Category will be contacted within five (5) business days of the Draw Date (July 9, 2024). Selected winners will be contacted via telephone and then validated by email. There will be three (3) attempts before contacting the respective backup winners. Each backup will also be contacted up to three (3) times. A call is deemed as failed if all attempts are unsuccessful. Calls are unsuccessful if the phone rings without an answer, busy signals, dropped 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 on July 10, 2024 from NCB validating the announcement.
- Selected Winners will be instructed to formally claim their Prize at National Commercial Bank Jamaica Limited, 32 Trafalgar Road, Kingston. Winners authorised representative must collect the prize by presenting an authorisation letter signed by 2 directors or director and company secretary (or its equivalent) of the entity along with a valid photo ID of the authorised representative (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 selected winners do not show up at the location to redeem their prizes by **August 12, 2024**, the prize will be invalidated and will remain the property of NCB.

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