

National Commercial Bank Jamaica Limited ("NCB") - Summer Dreams Loan Promotion Terms & Conditions

Entry Requirements:

- The promotion is open to all NCB customers who have a pre-approved digital loan offer for Pay Advance Plus, Pay Advance Premium, Fast Cash and Personal Advance Premium loan products.
- To qualify, pre-approved NCB customers are required to accept their pre-approved digital loan offer for Pay Advance Plus, Pay Advance Premium, Fast Cash and Personal Advance Premium loans. Each accepted offer during the campaign period gives customers one entry into the weekly draw and one entry into the grand draw.
- The promotion begins on July 22, 2022 and ends August 26, 2022. 185 winners will be selected throughout the duration of the campaign plus 1 grand prize winner.

Weekly Draw Dates	July 29, 2022 and August 5, 12,19 and 26, 2022
Grand Prize Draw Date	August 29, 2022

Weekly Draw Dates	Qualifying Entry Period
<i>July 29, 2022</i>	July 22 from 12 AM – July 28, 2022 11:59 PM
<i>August 5, 2022</i>	July 29 from 12 AM – August 4, 2022 11:59 PM
<i>August 12, 2022</i>	August 5 from 12 AM – August 11, 2022 11:59 PM
<i>August 19, 2022</i>	August 12 from 12 AM – August 18, 2022 11:59 PM
<i>August 26, 2022</i>	August 19 from 12 AM – August 25 11:59 PM

Grand Prize Draw Date	Qualifying Entry Period
August 29, 2022	July 22 from 12 AM – August 26, 2022 11:59 PM

General Rules:

- 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, this will disqualify them from receiving the prize.
 - NCB is not responsible for any liability, loss or injury directly or indirectly due to acceptance of prize.
- Employees of any entity within NCB Financial Group Limited and their immediate family members are not eligible for entry (i.e. spouse, mother, father, sister, brother, son, daughter, cousin, aunt, uncle, grandparents).

Weekly and Grand Prize Details:

185 lucky winners will win a share of two million, two hundred and twenty-five thousand Jamaican dollars (JMD \$2,225,000) and one customer will win a grand prize of hotel accommodations at Hyatt Ziva for 2 adults for a 3 day and 2 night stay.

Prize breakdown per loan product:

	Cash Prize	Weekly Winners	Total Weekly Winners	Total Cash Value per Product
Pay Advance Plus	\$ 7,500	18	90	\$ 675,000.00
Pay Advance Premium	\$ 10,000	10	50	\$ 500,000.00
Fast Cash	\$ 20,000	8	40	\$ 800,000.00
Personal Advance Premium	\$ 50,000	1	5	\$ 250,000.00
		37	185	\$ 2,225,000.00

Weekly and Grand Prize Rules:

- 37 draws will occur each week for 5 weeks to determine the weekly prize winners, where we will also draw 20 back up winners for each of the loan types. Therefore, there will be 80 back up winners in total for the weekly prizes. We will draw 10 back up winners for the grand prize.

The selected winner's account must, as at the date of the draw, be in good standing and fully conform with NCB's compliance and fraud prevention requirements for maintenance of the account, and the account must not otherwise have privileges suspended or adverse findings detected in respect of the holder(s). In the event that the selected (drawn) participant maintains an account which is found to not be in good standing or not in conformity with NCB's compliance and fraud prevention requirements, the next customer will be chosen from the 20 backup winners per loan types in the order drawn until a qualified candidate is identified. Verification will take place on Draw date at Draw venue.

- To be eligible for the weekly prize, at the time of the draw, the customer has to maintain an active NCB current or savings account (except Quick Save savings accounts) in order to facilitate payment of the weekly cash prize of \$7,500, \$10,000, \$20,000 and \$50,000 JMD for the Pay Advance Plus, Pay Advance Premium, Fast Cash and Personal Advance Premium loans respectively. In the event that the selected (drawn) participant does not have the required NCB account, the next customer will be chosen from the 20 back up winners for that specific loan type in the order drawn until a qualified candidate is identified.
- For the Grand Prize, all customers who have accepted a digital loan offer between July 22 to August 26 will be entered, including weekly prize winners.
- The winner will be contacted within 3 business days of draw, with 5 calls being placed to the prospective winner inclusive of dropped calls and busy signals.
- If the grand prize winner is unable to make it to 32 Trafalgar Rd, Kingston 10 for verification, a representative may be asked to take in notarized copies of the winner's government-issued ID on his/her behalf. The representative must present a signed letter authorizing him/her to do so on the winner's behalf along with a valid government-issued photo ID.
- Prizes are not transferable. There can be no assignment or substitution of any prize.
- NCB will cover the associated fees and taxes associated with the booking of the hotel room for

the grand prize. All other fees incurred during the winner's stay will be the sole responsibility of the winner.

Method of Winner Selection:

- All pre-approved digital loan customers who accept their pre-approved digital loan will be entered into the draw.
- Draw will be conducted electronically using information from all qualifying customers at NCB, The Atrium, 32 Trafalgar Road, Kingston 10.
- 37 qualifying entries will be drawn each week for 5 weeks to determine the winners of weekly cash prizes of \$7,500, \$10,000, \$20,000 and \$50,000 JMD for the Pay Advance Plus, Pay Advance Premium, Fast Cash and Personal Advance premium loans respectively and 1 entry will be drawn for the grand prize winner. In the event that the winners are not eligible, another customer will be chosen from the 20 back up weekly winners in each loan type and 10 back up grand prize winners in the order drawn and checked for eligibility.

Method of Notification:

- Potential winners will be contacted within 3 business days of the draw. 5 calls will be placed to the prospective winners including dropped calls and busy signals.
- Winners will be contacted by telephone. No voice messages will be left.
- Once contacted via telephone, winners will receive an email from NCB validating the announcement. Weekly prizes will be awarded by electronic transfers to customers' existing NCB savings account.
- Grand prize that remain unclaimed for 10 days after notification of the prize will remain the property of National Commercial Bank Jamaica Limited. Customers have until August 22, 2023 to confirm booking dates. Booking is subject to availability and there are no black-out dates. █

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