

## TERMS AND CONDITIONS

For AfriGo Card Campaign by Sterling Bank Ltd

### 1. INTRODUCTION

1.1. This AfriGo Card Campaign ("Campaign") is promoted by Sterling Bank Ltd ("We," "Us," "Our," "Sterling Bank") with its registered office at Sterling Towers, 20 Marina, Lagos.

1.2. The Campaign entails giving rewards of ₦5000.00 (Five Thousand Naira) only immediately upon activating your AfriGo debit card. This activation reward is available only to new and existing Sterling Bank customers who do not already have a debit card.

1.3. Customers who rank as top transacting customers with their AfriGo debit cards will qualify for weekly rewards in the AfriGo leagues and their names would be published weekly. Further, one of the top 20 users with the most transactions every week stands a chance to win cash prizes of up to ₦100,000.00 (One Hundred Thousand Naira) only.

1.4. These Terms and Conditions ("T&Cs") shall govern and apply to this Campaign as promoted on and run through our social media and email channels.

1.5. By entering this Campaign, you ("Entrant," "Participant," or "Winner" as the case may be) agree to be fully bound by these T&Cs, and you represent and warrant that you satisfy all eligibility requirements set out herein. You further acknowledge and accept Our decision as final and binding as it relates to the content and administration of this Campaign.

### 2. ELIGIBILITY

This Campaign is open to all existing and new customers of Sterling Bank with an AfriGo debit card. All entrants must be 18 years of age or older. Corporate and business accounts and other legal entities are not eligible.

### 3. ENTRY AND CLOSING DATES

The Campaign will run for 3 months, starting in October 2024, and ending in December 2024 ("Campaign Period"). The transaction rewards would end in November and the activation rewards, in December. The Bank reserves the right to extend, shorten, modify, or cancel the Campaign Period at any time, at its sole discretion.

### 4. HOW TO ENTER

You can participate in this Campaign by requesting for an AfriGo card, activating, and transacting continuously with the card.

## 5. PRIZES

The following Campaign prizes will be awarded to selected users:

- Weekly Cash Prize
- ₦5000.00 (Five-thousand Naira) reward for card activation

## 6. WINNER SELECTION AND NOTIFICATION

This campaign will reward the highest transacting AfriGo card users.

## 7. OTHER TERMS AND CONDITIONS

- I. We reserve the right to cancel or amend the terms of the Campaign including these T&Cs without notice to you in the event of an actual or anticipated breach of any applicable law or regulation, or any other event outside of our control or at our sole discretion.
- II. Sterling Bank shall not be responsible for: (a) lost, misdirected, late, or incomplete entries or for inaccurate entry information.
- III. The authorized owner of the account used to transact will be deemed to be the participant.
- IV. Sterling Bank would announce the winners weekly on the bank's social media pages and via email communications.
- V. Prizes are non-transferable and cannot be exchanged for any other alternatives.
- VI. Winners will be notified via SMS, email, or phone call using the contact information associated with their Sterling Bank account.
- VII. Participants must ensure that their contact details are accurate and up to date. The Bank will not be responsible for any inability to contact winners due to incorrect or outdated contact information.
- VIII. The Bank reserves the right to disqualify any participant found to be in breach of these T&Cs or engaged in any fraudulent activity or manipulation of the Campaign.
- IX. The Bank's decision on all matters relating to the Campaign is final and binding.

## 8. LIMITATION OF LIABILITY

You agree to release and hold harmless Sterling Bank and its affiliates, advertising and promotion agencies, partners, representatives, agents, employees, officers, and directors from any liability, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) your participation in the Campaign; (ii) technical failures of any kind, including but not limited to the malfunction of any device, cable, network, hardware, or software; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Campaign; (v) electronic or human error in the administration of the Campaign.

#### **9. PRIVACY AND DATA PROTECTION**

By participating in the Campaign, participants consent to the collection, use, and disclosure of their personal information for the purposes of administering the Campaign and for marketing purposes in accordance with Sterling Bank's Privacy Policy.

#### **10. GOVERNING LAW AND DISPUTE RESOLUTION**

This Campaign and any dispute arising therefrom shall be governed and construed in accordance with the laws of the Federal Republic of Nigeria.