

TERMS AND CONDITIONS

"I Can Save - Gift Their Future - Campaign by Sterling"

1. INTRODUCTION

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

1.2. The Campaign invites parents to open an I Can Save account, write a letter to their child, automate regular savings of at least N20,000 (Twenty Thousand Naira) per month to their children's I Can Save account. I Can Save account holders with at least one recurring transfer movement become eligible for Sterling Bank branded items.

1.3. These terms and conditions shall govern and apply to this Campaign as promoted on and run through emails, SMS, online, digital channels, and offline mediums.

1.4. By entering the Campaign, you ("Entrant," "Participant," "Winner") agree to be fully bound by these Terms, 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 of this Campaign.

2. ELIGIBILITY

Campaign is open to only Sterling Bank customers with an I Can Save account for their children.

Sterling Bank branded items are available while stock lasts on a first come first serve basis.

3. ENTRY AND CLOSING DATES

The Campaign will run for a period of 3 Months **(May 26– August 26, 2025)** and customers are free to enter at any time within this period. 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

These are the conditions for participation in the campaign:

- Campaign is open to all customers with an active I Can Save account for their children.
- Customers must set up a standing order or recurring transfer of at least N20,000 to automatically fund the I Can Save account monthly.

- The standing order or recurring transfer must move at least once within the campaign period to be eligible.
- Customer must write a letter to their child.

5. Prizes, Winners Selection & Notification

- Every month, all qualified customers within the month will be notified via email to indicate their preferred branch for dispatch of the Sterling Bank branded item.
- Winners will also be notified once the items are available for pick up.
- Name of winners will be published on the bank's website and/or emailed to customers.
- The branded items are available on a first come first served basis.

6. OTHER TERMS AND CONDITIONS

- We reserve the right to cancel or amend the terms of the Campaign including these terms and conditions, 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.
- Sterling shall not be responsible for: (a) lost, misdirected, late, or incomplete entries or for inaccurate entry information.
- The authorized owner of the account that was funded will be deemed to be the participant.
- The reward is given at the end of each month till the end of the campaign.
- Winners will be notified via SMS or email using the contact information associated with their Sterling Bank account.
- The list of winners will also be published on the Banks website or emailed to customers.
- 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.
- 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.
- The Bank's decision on all matters relating to the Campaign is final and binding.

7. LIMITATION OF LIABILITY

You agree to release and hold harmless Sterling 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.

8. 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 the Bank's Privacy Policy.

9. 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.