

Terms and Conditions: Onewoman Business Owners Discount Form

1. Introduction

This document outlines the terms and conditions governing the **Onewoman Business Owners Discount form** offered by Sterling Bank Ltd. (the "Bank") to businesses that agree to provide a **specified percentage discount** to customers who make purchases using the **Onewoman Card**.

By consenting to the above, the business agrees to abide by these terms and conditions.

2. Definitions

- 2.1. **Onewoman:** A financial initiative by Sterling Bank, tailored specifically for women's financial needs, like banking products, savings, and advisory services designed for women.
- 2.2. **Discount:** A reduction in the usual price of goods or services, often offered as part of promotional deals.
- 2.3. **Onewoman Card:** A dedicated debit or credit card issued under the Onewoman program, with features aligned with women's spending needs.

3. Eligibility

To qualify for this, the business must:

- 3.1. Maintain an account with the Bank or open a new account.
- 3.2. offer discounts of 10% or more to customers who purchase with the Onewoman card for all products or services.

4. Application Channels

Businesses can apply through the following channels:

Visit any of the Bank's touchpoints, including:

- 4.1.1. Contact Center.
- 4.1.2. Links
- 4.1.3. Branch.
- 4.1.4. Relationship Officers

Self-service platform links.

Business Name: _____

Business Owner's Name: _____

Sterling Bank Account Number (if available): _____

Contact Phone Number: _____

Email Address: _____

Discount Percentage Offered: _____%

Date: _____

5. Benefits to Participants:

Participants/ Businesses who agree to sign up for the Onewoman Business Owners discount will enjoy the following benefits:

- Free Debit Card: A replacement or new Onewoman debit card at no cost.
- Brand Exposure for their business on Sterling Bank Channels
- Targeted Marketing to Potential Buyers
- Increased Sales Opportunities
- Enjoy marketing support at no extra cost, while benefitting from increased visibility.
- Align your business with a recognized, women-focused banking initiative, boosting your credibility and appeal.
- Customer Loyalty & Engagement

6. General Terms and Conditions

- 6.1. The campaign is valid until the customer wishes to opt out, but must be communicated in writing.
- 6.2. The Bank reserves the right to verify the eligibility of the Business.
- 6.3. The Bank reserves the right to modify, suspend, or terminate the campaign at any time with or without prior notice to the Business.
- 6.4. You authorize Sterling Bank to feature your business in marketing communications related to this promotion.
- 6.5. You understand that participation in this campaign is subject to verification and approval by Sterling Bank.
- 6.6. You agree to comply with all the guidelines and terms as communicated by Sterling Bank.
- 6.7. Sterling Bank reserves the right to disqualify or remove a business from the Onewoman Discount program if any fraudulent, unethical, or non-compliant behavior is identified.

7. Severability

If any of these Terms should be determined to be illegal, invalid or otherwise unenforceable because of the laws of any state or country in which these Terms are intended to be effective, then to the extent and

within the jurisdiction which that term is illegal, invalid or unenforceable, it shall be severed and deleted and the remaining of the Terms shall survive, remain in full force and effect and continue to be binding and enforceable.

8. Waiver

No waiver by us of any term or condition outlined in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure by us to assert a right or provision under these Terms shall not constitute a waiver of such right or provision.

9. Force majeure

To the fullest extent permitted under applicable law, we will be excused from performance under these Terms for any period that we are prevented from or delayed in performing any obligations under these Terms, in whole or in part, as a result of a Force Majeure Event. For purposes of this section, "Force Majeure Event" means an event or series of events caused by or resulting from any of the following: (a) weather conditions or other elements of nature or acts of God; (b) acts of war, acts of terrorism, insurrection, riots, civil disorders or rebellion; (c) quarantines or embargoes, (d) labor strikes; (e); (f) unauthorized access to our information technology systems by third parties; or (g) other causes beyond our reasonable control and contemplation.

10. Indemnity

You agree to defend, indemnify, and hold harmless the Bank, its employees, officers, directors, agents, affiliates, and third-party service providers (collectively referred to as the "Indemnified Parties") from and against any claims, suits, liabilities, damages (actual and consequential), losses, fines, penalties, costs, and expenses (including reasonable attorneys' fees) arising from or in any way related to:

- Your participation in this Onewoman business Owners' discount.
- Your use of any services, products, or platforms provided by the Bank in connection with the above product.
- Your violation of these Terms and Conditions or any applicable law, regulation, or third-party rights.
- Any fraud, misrepresentation, or willful misconduct by you in connection with this exercise.

The Indemnified Parties reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you agree to cooperate fully in asserting any available defenses. This indemnification obligation will survive the termination or expiration of these Terms and Conditions and your participation.

11. Governing Law

These terms and conditions shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria.

12. Dispute Resolution

We are committed to resolving any issues or disputes that may arise from your participation amicably and in good faith. To this end, we will use our best efforts to address and resolve any concerns you may have promptly and fairly. However, in the rare event that we are unable to resolve a dispute to your satisfaction, you agree that any unresolved matters related to this product shall be referred to the Lagos Multi-Door Courthouse (LMDC) for mediation, whose decision shall be binding. Proceedings will be held in Lagos, Nigeria, and conducted in English.

13. Acceptance

I agree to offer a **specified percentage discount** as inputted above to customers who make purchases using the **Onewoman Card**.

14. Signature: _____

15. Contact Information

For inquiries or assistance, please contact:

- **Email:** Onewoman@sterling.ng
- **Phone:** 07037567193/ 09031543051
- **Branch Visit:** Kindly visit any of our nearby branches for further information and assistance.