

TERMS AND CONDITIONS

“Customer Campaign - 5 million Incremental Deposit - CASA Deposit Mobilization Campaign by Sterling”

1. INTRODUCTION

1.1. This “5 million Incremental Deposit” 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 premium savings and current account holders to increase their deposits by at least N5Mn in 60 days. Twenty (20) customers with the highest incremental balances at the end of the campaign will receive exciting rewards.

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 and account holders of any of the savings and current account products. Entrants must be 18 years of age or older. Employees of Sterling Bank or its affiliates, and their immediate family members (parents, children, siblings, and their respective spouses) are ineligible to enter and win. The Campaign is intended for Savings and current Account customers only.

Only the top twenty (20) customers with the highest incremental deposit balances at the end of the campaign, subject to a minimum increase of N5Million, will receive the designated reward items.

3. ENTRY AND CLOSING DATES

The Campaign will run for a period of 2 Months (**November – December 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 new and existing customers.
- Customers must have an active savings or current account.
- Customers must increase their account balance by at least N5Mn and maintain it until December 31, 2025, to qualify for rewards.

5. Prizes, Winners Selection & Notification

- At the end of the campaign, all eligible customers will be ranked by the highest incremental deposit achieved, and the top 20 customers will emerge as winners.
- Winners will receive a congratulatory message and will also be notified of their rewards. This can be done via emails, SMS, and/or phone calls.
- Name of winners will be published on the bank's website and communicated via email.
- Winners will claim their prizes at designated Sterling branches upon ID verification.
- Available end-of-campaign rewards are shown below:

Reward	Number of Winners
Inverter	Top 2
iPhone	Next 3
Refrigerator	Next 5
Smart TV	Next 5
Inverter Split AC	Next 5

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.
- Rewards will be presented to the winners at the end of the campaign.
- Winners will be notified via SMS, email, and/or phone call using the contact information associated with their Sterling Bank account.
- The list of winners will also be published on the Banks social media pages, 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.