

Terms & Conditions for Customers – OneWoman Debit Card Discount

Introduction

These Terms and Conditions govern and apply to customers who use the **OneWoman Debit Card**, a product of Sterling Bank Limited, to enjoy discounts at participating vendors

1. Eligibility Criteria

1. You must have an active OneWoman Debit Card issued by Sterling Bank.
2. The discount applies only when payment is made directly with the OneWoman Debit Card

2. Discount Usage

1. Discounts are offered at the discretion of participating vendors and may vary by business.
2. The discount will be applied at the point of payment once the OneWoman Debit Card is used.
3. Discounts cannot be combined with other promotions unless the vendor states otherwise.

3. Vendor Responsibility

1. All products and services are provided by the vendor.
2. Sterling Bank is not responsible for product quality, pricing disputes, delivery, or after-sales issues.
3. Any issues relating to goods or services purchased must be resolved directly with the vendor.

4. Customer Conduct

Customers agree to:

1. Use the OneWoman Debit Card responsibly and lawfully.
2. Provide accurate information when required by the vendor or Sterling Bank.
3. Avoid fraudulent, abusive, or misleading use of the card or discount.

5. Bank Rights

Sterling Bank may:

1. Add, modify, or remove participating vendors at any time.
2. Change or end the discount program without prior notice to the Customer.
3. Suspend the privileges attached to the debit card in cases of fraud or misuse.

6. Limitation of Liability

1. Sterling Bank shall not be liable for any loss, damage, or dissatisfaction arising from any vendor's product or service.
2. Sterling Bank shall not be responsible for any vendor's failure to apply the discount.

7. Data Use

By using the OneWoman Debit Card, you consent to the collection and use of your personal data and transaction information strictly for purposes related to improving services and enhancing the OneWoman experience, in accordance with Sterling Bank's Privacy Policy and Nigerian Data Protection Laws.

8.. Intellectual Property

All trademarks, brand names, and logos associated with the Product remain the property of Sterling Bank. Unauthorized use is prohibited.

Modification and Termination

Sterling Bank may modify or terminate this Product and/or these Terms at any time, with or without prior notice. Any changes will be communicated through the official Bank channels.

Governing Law and Dispute Resolution

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

1. Any disputes regarding goods or services must be taken up with the vendor.
2. Disputes related to card use or the discount program shall be resolved through Sterling Bank's customer support channels.

9. Acceptance

By using your OneWoman Debit Card at participating vendors, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

Enquiries And Complaints

If you have any questions, complaints, or claims with respect to these terms, please contact us at OneWoman@sterling.ng or call Sterling Bank customer care: 02018888822 07008220000