

A. Terms and Conditions for Sterling Bank-Beyond Fitness Customer Discount Benefit

1. Eligibility

This offer is available to all active Sterling Bank Ltd ("Sterling Bank") account holders, whose accounts are in good standing. Account holders whose accounts are dormant, restricted, or in default of any obligation to the Bank are not eligible.

2. Discount Structure

- 2.1. Eligible customers will receive discounts on Beyond Fitness Ltd ("Beyond Fitness") standard public annual membership packages.
- 2.2. The applicable discounted rate shall be confirmed by Beyond Fitness at the time of subscription before payment is made. Customers are advised to request written confirmation of the discounted rate.

3. Payment Protocol

- 3.1. To qualify for the discounted rate, full payment for the membership package must be made using any of Sterling Bank's channels, including USSD (*822#), OneBank mobile app, SterlingPro, or a Sterling Bank debit or credit card.
- 3.2. Payment will be processed directly to Beyond Fitness or the center's authorized payment agent. Sterling Bank acts solely as the payment processor and is not responsible for Beyond Fitness' confirmation, cancellation, modification, or refund of any membership subscription.
- 3.3. Where the payment is successful, but Beyond Fitness fails to confirm the membership subscription, the customer's sole recourse is against Beyond Fitness.
- 3.4. Sterling Bank's role is limited to referring customers to Beyond fitness center for the discounted rate and processing payments made through Sterling Bank's channels. Sterling Bank makes no warranties, express or implied, regarding the quality, safety, or suitability of the services provided by Beyond Fitness. Accordingly, Sterling Bank shall not be liable for:
 - any injury, loss, damage, or inconvenience arising from the customer's use or stay at the Beyond Fitness' center;
 - any additional charges imposed by Beyond Fitness (including but not limited to cancellation fees, or incidental expenses); or
 - failure by Beyond Fitness to honor the discounted rate, provide confirmed subscriptions, or maintain service standards.

4. Data Privacy

- 4.1. By subscribing, the customer consents to Sterling Bank sharing the customer's name, contact information, and other relevant details with Beyond Fitness as is necessary to facilitate the subscription.
- 4.2. Beyond Fitness is an independent data controller responsible for its own processing of customer personal data. Sterling Bank is not responsible for Beyond Fitness's privacy practices or processing activities. Sterling Bank encourages customers to review Beyond Fitness' privacy policies before providing any personal information to Beyond Fitness or participating in the offer.
- 4.3. Sterling Bank will process customer data in accordance with its Privacy Policy, available at <https://sterling.ng/privacy/>