

A. Terms and Conditions for Sterling Bank's –Discount Offering at s Bras Motors Ltd

1. 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 Bras Motors Ltd ("Bras Motors") standard public vehicle prices.
- 2.2. The applicable discounted rate shall be confirmed by Bras Motors at the time of purchase before payment is made. Customers are advised to request written confirmation of the discounted rate.
- 2.3. The availability of vehicles under this offer is subject to Bras Motors' stock levels at the time of purchase. Sterling Bank makes no representation regarding the availability of any particular vehicle model, specification, or variant

3. Payment Protocol

- 3.1. To qualify for the discounted rate, full payment for the vehicle must be made using any of Sterling Bank's channels, including, Onebank mobile app, SterlingPro, or a Sterling Bank debit or credit card.
- 3.2. Payment will be processed directly to Bras Motors or the center's authorized payment agent. Sterling Bank acts only as the payment processor and is not responsible for Bras Motors' confirmation, cancellation, modification, or refund of any vehicle purchase.
- 3.3. Where the payment is successful, but Bras Motors fails to confirm the transaction, the customer's sole recourse is against Bras Motors.
- 3.4. Sterling Bank's role is limited to referring customers to Bras Motors 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 Bras Motors. Accordingly, Sterling Bank shall not be liable for:
 - a) any loss, damage, delay, defect or inconvenience arising from the purchase, delivery, use, or performance of any vehicle purchased from Bras Motors;

- b) any additional charges imposed by Bras Motors (including but not limited to cancellation fees, delivery charges, registration fees or incidental expenses);
 - c) failure of Bras Motors to honor the discounted rate, complete any sales, deliver any vehicle or maintain service standards; or
 - d) any representations, warranties, or guarantees made by Bras Motors in relation to the vehicles offered under this partnership.
- 3.5. Customers are strongly advised to inspect any vehicle prior to making payment. Sterling Bank shall not be liable for any dissatisfaction arising from the condition or performance of any vehicle purchased without prior inspection.
- 3.6. The responsibility for vehicle registration, title documentation, and any statutory compliance requirements rests solely with Bras Motors and/or the customer, as applicable. Sterling Bank has no involvement in or responsibility for any such processes.
- 3.7. Where a customer seeks financing from Sterling Bank for a vehicle purchase, any such arrangement shall be subject to Sterling Bank's standard lending criteria and a separate financing agreement. The existence of this discount offer does not guarantee the availability or approval of any financing facility.

4. Data Privacy

- 4.1. By subscribing, the customer consents to Sterling Bank sharing the customer's name, contact information, and details with Bras Motors as necessary to facilitate the purchase.
- 4.2. Bras Motors is an independent data controller responsible for their own processing of customer data. Bras Motors is solely responsible for its own data processing activities, and Sterling Bank is not responsible for Bras Motors' privacy practices. Sterling Bank encourages customers to review the Bras Motors' privacy policies before providing personal information directly to them.
- 4.3. Sterling Bank will process customer data in accordance with its Privacy Policy, available at <https://sterling.ng/privacy/>

5. Cancellation, Refunds & Third-party Liability

- 5.1. Cancellation and refund requests in respect of any vehicle purchase must be directed solely to Bras Motors. Sterling Bank has no obligation to process or facilitate any refunds arising from cancelled, unfulfilled, or disputed purchases.
- 5.2. Sterling Bank shall not be liable for any claims brought by third parties arising from the ownership, operation, or use of any vehicle purchased under this offer.

6. Offer Duration

This offer is valid from theday of, until withdrawn by Sterling Bank or Bras Motors, whichever is earlier. Sterling Bank reserves the right to modify or discontinue this offer at any time.