

TERMS & CONDITIONS

GOOGLE CAREER CERTIFICATES PROGRAMME

These Terms & Conditions ("Terms") govern participation in the Google Career Certificates Programme made available to eligible participants through Sterling Bank.

1. Definitions

In these Terms, "Sterling", "the Bank" or "Sterling Bank" means Sterling Bank Limited;

"Google" means Google LLC and its affiliates responsible for the Google Career Certificates;

"Coursera" means Coursera, Inc., the platform through which the Google Career Certificates are delivered;

"Programme" means the Google Career Certificates Programme described in these Terms;

"Participant" means an individual selected for or participating in the Programme.

2. Eligibility

Participation in the Google Career Certificates Programme is open to eligible Sterling Bank customers and other individuals selected or invited by Sterling Bank, subject to the available scholarship slots and programme requirements.

3. Scholarship Access

Successful participants will receive access to a Google Career Certificate at no cost to the participant, subject to the terms and requirements applicable to the programme.

4. Certificate Courses

Participants may access available courses in areas including Artificial Intelligence, Cybersecurity, Data Analytics, Digital Marketing & E-commerce, IT Support, Project Management and UX Design. Course availability may be subject to the programme structure and requirements.

5. Registration

Participants are required to complete the registration process within the stipulated timeline and provide accurate information required for participation.

6. Individual Participation

Scholarship access is personal to the selected participant and may not be

transferred, sold, exchanged or assigned to another person. Any attempted transfer, sale, exchange or assignment shall be void and may result in immediate withdrawal of scholarship access.

7. Course Completion

Participants are responsible for completing their selected course and meeting all requirements stipulated by Google/Coursera for certification. Sterling Bank does not guarantee successful completion or certification.

8. Programme Access

Access to the programme is subject to the applicable Google/Coursera platform terms, policies and technical requirements. Sterling Bank is not responsible for interruptions, technical issues or changes to the platform or course content.

9. Participant Conduct

Participants are expected to provide accurate information and comply with all applicable programme, platform and community guidelines. Any participant found to have provided false information or misused the scholarship may have their participation withdrawn. Withdrawal of participation under this clause is at Sterling Bank's sole discretion, takes effect immediately on notice, and does not entitle the participant to any refund, compensation or continued access to the Programme.

10. Data and Privacy

Participants acknowledge that information provided during registration may be processed by the relevant parties in accordance with applicable privacy and data protection requirements. Sterling Bank and Google will independently manage personal data obtained through their respective channels in accordance with applicable laws and privacy requirements. Where information is shared with Google and/or Coursera in connection with the Programme, including where this involves a transfer outside Nigeria, such processing and transfer will be carried out in accordance with the Nigeria Data Protection Act 2023 and Sterling Bank's Privacy Policy.

11. Programme Duration

The collaboration is expected to run until 31 December 2027, subject to the terms of the collaboration between Sterling Bank and Google. Sterling Bank does not guarantee that the Programme will run for this full period and may bring it to an earlier close in accordance with Clause 12.

12. Programme Changes

Sterling Bank and/or Google reserve the right to modify, suspend or discontinue the programme, including available courses or scholarship access, where

necessary. Where the Programme is discontinued while a Participant has an in-progress course, Sterling Bank will use reasonable efforts to notify affected Participants and, where feasible, to enable them to complete a course already commenced, but this does not create any right to compensation.

13. No Guarantee of Employment

Participation in or completion of a Google Career Certificate does not guarantee employment, promotion, business funding or any other economic benefit.

14. Limitation of Liability

Sterling Bank's role is limited to facilitating Participant access to the Programme, and Sterling Bank does not develop, control or guarantee the quality, accuracy or availability of any course content, platform or certification issued by Google or Coursera. To the fullest extent permitted by law, Sterling Bank shall not be liable for any indirect, consequential or special loss arising from a Participant's participation in the Programme, and Sterling Bank's total liability to a Participant in connection with the Programme shall not exceed the value of the scholarship provided to that Participant. Nothing in this clause excludes or limits liability that cannot lawfully be excluded or limited.

15. Indemnity

A Participant agrees to indemnify and hold Sterling Bank harmless against any claims, losses, liabilities or costs arising from that Participant's breach of these Terms, misuse of the scholarship, or provision of false or misleading information in connection with the Programme.

16. Force Majeure

Sterling Bank shall not be liable for any failure or delay in performing its obligations under these Terms where this results from circumstances beyond its reasonable control, including acts of God, changes to the Google/Coursera platform, or disruption to the collaboration between Sterling Bank and Google.

17. Marketing and Communications

By participating, participants may receive programme-related communications from Sterling Bank and/or the relevant programme partners in accordance with applicable consent and privacy requirements. A Participant may opt out of programme-related marketing communications at any time by contacting Sterling Bank, without affecting their access to the Programme itself.

18. Dispute Resolution and Governing Law

These Terms shall be governed by the laws of the Federal Republic of Nigeria. Sterling Bank will use reasonable efforts to resolve any issue or complaint raised by a Participant through its internal complaints process; where a dispute cannot

be resolved in this way, either party may pursue any remedy available to it, including recourse to a court of competent jurisdiction.

19. Severability

If any provision of these Terms is found to be illegal, invalid or unenforceable, that provision shall be severed and the remaining provisions shall continue in full force and effect.

20. Acceptance of Terms

By registering for or participating in the programme, participants confirm that they have read, understood and agreed to these Terms & Conditions and any applicable Google/Coursera programme terms.

21. Contact Us

Participants with questions, complaints or enquiries about the Programme or these Terms may contact Sterling Bank at customercare@sterling.ng or by calling 02018888822 / 07008220000

Sterling Bank reserves the right to make the final determination on participation and scholarship allocation, subject to the applicable programme requirements.