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;

"Applicant" means anyone who submits the application form at sterling.ng/GCC

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

2. Eligibility

Participation in the Google Career Certificate Programme is open to women who are Sterling Bank customers or invited by Sterling, subject to programme requirements and availability of 2,500 scholarship slots

3. Scholarship Access

Selected 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. Scholarship access shall be valid for twelve (12) months from the date on which the Participant first logs in to Coursera using the scholarship access provided by Sterling Bank, or until 31 December 2027, whichever is earlier. Access shall lapse at the end of this period, whether or not the Participant has completed their course..

4. Certificate Courses

Participants may access the following courses: Artificial Intelligence, Cybersecurity, Data Analytics, Digital Marketing & E-commerce, IT Support, Project Management and UX Design. Eligible participants can enroll in multiple courses under the program. Course availability may be subject to the programme structure and requirements.

5. Registration

Participants are required to complete the registration process before the 31st of October 2026 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

Applicants 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

Sterling Bank shall process personal data provided by Applicants solely to assess applications, select Participants, administer the Programme and communicate with Applicants and Participants in connection with the Programme, in accordance with the Nigeria Data Protection Act 2023 and Sterling Bank's Privacy Policy (sterling.ng/privacy). Sterling Bank shall not share such personal data with any other third party, save as required by law.

Successful Applicants shall register directly with Coursera. Any personal data provided to Coursera and/or Google shall be governed by their respective terms and privacy policies, and Sterling Bank shall bear no responsibility for such processing.

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 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 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 submitting the application form, Applicants confirm that they have read, understood and agreed to these Terms & Conditions..

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.