

TERMS & CONDITIONS FOR PROMOTIONS/CAMPAIGNS

1. Summary

The Bank of Saint Lucia Limited (BOSL) will launch a 'Credit Card Usage Campaign' "Ready, Set, Miami" promotion between January 12th and February 28th 2024, in which customers will have a chance to qualify to win the Prizes described in these Terms and Conditions.

- Grand Prize of An All-Expense Paid Trip for 2 to Miami which includes Return Flight for Two, \$500 USD Spending Money, Hotel Accommodation for 3 Nights

2. Definitions

'BOSL' means Bank of Saint Lucia Limited

'BOSL Products' means any personal product or service offered by the Bank of Saint Lucia Limited.

'Qualifying Products' means BOSL Visa Credit Cards offered by

'Eligible Account' means a BOSL Visa Credit Card account that satisfies the eligibility requirements for the Promotion as detailed in the Terms and Conditions.

'Eligible Account Holder' means any account holder of a BOSL Visa Credit Card that satisfies the eligibility requirements for the Promotion as detailed in the Terms and Conditions.

'Eligible Transactions' means BOSL Visa Credit Card transactions that have been processed by the Account Holder and recorded electronically by BOSL during the Promotional Period. These include retail and online purchases from third parties, but exclude, inter alia, ATM withdrawals, cash advances, cash disbursements, fund transfers, financial charges, late charges and fees and transactions that are reversed, for any reason.

'Entrant' means the Primary Account Holder of the BOSL Visa Credit Card that has been entered into the Promotion upon satisfying the eligibility requirements.

'Primary Account Holder' means the account holder designated in BOSL's records as the principal owner of the credit card account.

'Promotion Period' means the applicable period determined as January 12th to February 28th 2024.

'Winning Entrant' means the Primary Account Holder of an BOSL Visa Credit Card, that has been randomly selected as the winner during the Prize Draw (in accordance with the set criteria in the Terms and conditions).

3. The Promotion

- Win An All Expense Paid Trip for Two to Miami
 - Apply and get approved for a BOSL Visa Credit Card (Classic, Gold, Platinum) and Spend over \$100 XCD on your BOSL Visa Credit Card

4. Eligibility

Each Prize Draw is open to any Primary Account Holder of the BOSL Visa Credit Card, where such account meets the following requirements during the applicable Promotion Period and at the time of the Prize Draw (hereafter 'Eligible Account Holder' or 'Eligible Applicant'):

- The Credit Card is for personal use and not for business use.
- The credit card must be approved, accepted and used at the time of the Prize draw.
- The cards are valid, and in good standing at all times during the duration of the Promotion Period and at the time of the Prize Draw.
- During the Promotion Period, there has been eligible debit transactions of at least XCD\$100 and over on the Credit Card associated with the Eligible Account.
- The account holder is an adult 18 years of age or older residing in Saint Lucia

5. The Eligible Credit Card Holders will be automatically entered into the Prize Draw at the time when all requirements of eligibility have been satisfied. As such, a customer holding several Eligible Credit Cards may qualify for multiple entries.

6. Notwithstanding the foregoing, any Credit Card on which an BOSL employee or member of the Board of Directors, their immediate family members (mother, father, sister, brother, son, daughter, husband, wife) or any party professionally associated with the Prize Draw is an Account Holder shall be ineligible.

7. The Prize Draw

The winners will be selected randomly at the end of the promotion on March 1st 2024.

8. The Winning Entrants will be contacted using the last known telephone number on BOSL's records. If the winner cannot be contacted on the day of the Prize Draw, the next qualified Entrant in order of selection from the pool of Entrants will be contacted until a winner has been reached.

9. If the customer's phone number has changed, the customer shall contact BOSL at tel no. 720-2675 or 729-2675 or visit the nearest branch to update the customer's information before the end of the Promotion.

10. If BOSL is unable for any reason to contact any Winning Entrant, the Winner Entrants refuse to accept the Prize or the Prize remains unclaimed for fourteen (14) business days after notification, BOSL reserves the right to award the Prize to alternate winners, drawn in accordance with these Terms and Conditions.

11. If winners cannot be selected the Prize will remain the property of the Bank.

12. The Winning Entrants will be required to attend the office of BOSL in person to collect the Prize at a date and time agreed by both parties after being contacted by BOSL and confirming receipt of the Prize, and must present a valid government issued photo ID.

13. If a Winning Entrant is unable to collect the Prize in person, a representative may collect the Prize on the winner's behalf. Representatives must present a notarized copy of the Winning Entrant's government issued photo ID, a valid government issued photo ID of the representative and must be 18 years or older.

14. The Prize is non – transferable. There can be no assignment or substitution of the Prize.

Publicity

15. The Winning Entrants, by accepting the Prize, consents to BOSL, at its sole discretion, publishing their names and photographs, and any statements made by or attributed to them in relation to the Prize Draw or Promotion. Additionally, Eligible Account Holders and Applicants consent to all publicity associated with this Promotion.

Liability and Governing Law

16. BOSL reserves the right, at its absolute discretion and without notice, to vary any aspect of the Promotion, including the Prize and all Entrants agree that no liability shall attach to BOSL as a result thereof.

17. By entering the Promotion, or receipt of any Prize, each Entrant agrees to release and hold BOSL and its agents harmless from and against any claim, cause of action including any loss or damage, arising out of participation in the Promotion or receipt, use or misuse of any Prize. Without limiting the foregoing,

BOSL shall not be liable for any incorrect or inaccurate information, technical or human error which may occur in the administration of the Promotion or the recording and processing of the entries.

18. By entering the Prize Draw and accepting the Prize, the winners consent to the use of their name, voice, likeness, and image for publicity purposes without compensation, further permission or prior notification. If a winner is unwilling to consent to these terms, the Prize will be forfeited.

19. BOSL reserves the right to amend the terms and conditions of this Promotion as it sees fit or to end the Promotion at any time and any amendments will be announced in a manner that BOSL deems appropriate. BOSL's decision on all matters relating to the Promotions is final and no correspondence or deliberation will be entered into in that regard.

20. Winning Entrants will be responsible for arranging and paying the cost of obtaining all necessary travel documentation including passport, visa, and any other relevant documentation to travel to home. Failure to obtain the necessary documentation will result in the forfeiture of the Prize.

21. The Agreement shall be governed and shall be construed in accordance with the Laws of Saint Lucia.

NOTE: THIS PROMOTION IS APPROVED BY THE SAINT LUCIA NATIONAL LOTTERIES AUTHORITY