

Terms and Conditions for the Stanbic IBTC #Reward4Saving promo.

1. Eligibility:

The #Reward4Saving Promo Season 4 by Stanbic IBTC Bank ("Stanbic IBTC") is only open to participants ("you", "your" or "participant") who are residents of Nigeria. Draws will be conducted electronically under the supervision of officers from the National Lottery Regulatory Commission (NLRC). Employees of Stanbic IBTC Holdings and its subsidiaries ("Stanbic IBTC" or "us") may participate but will not be rewarded. Stanbic IBTC reserves the right to decline participation in the promo to any participant at its discretion.

2. Agreement to official rules:

The Reward4Saving promo is open to participants between Monday, 31 March 2025 to end on Tuesday, 31 March 2026. By entering the promo, you indicate your full and unconditional agreement to, and acceptance of, the rules or terms and conditions (as may be amended, supplemented, or novated), which are final and binding on all participants. Winning a prize is contingent upon each participant meeting all the eligibility criteria, fulfilling all the requirements, and complying with all the conditions.

3. How to enter:

a. Participants must:

- i. Open any new Stanbic IBTC Savings Account or @ease wallet and fund that account with a minimum of ₦10,000. The account can be opened through the Stanbic IBTC Mobile App, USSD, the Stanbic IBTC Quick Services on the Stanbic IBTC website (<https://ibanking.stanbicibtcbank.com/quickservices/#/home>), any @ease agent of Stanbic IBTC, any Stanbic IBTC Bank branch walk-in or online. or
- ii. Reactivate a dormant or inactive Stanbic IBTC Savings Account and fund said account with a minimum of ₦10,000 or
- iii. Fund an existing Stanbic IBTC Savings Account or @ease wallet with a minimum of ₦10,000

- b. Leave the funds in their Stanbic IBTC account for a minimum of 30 days to qualify for a raffle ticket in the monthly, quarterly and grand finale draws.

4. Selection and prizes:

Please note that funding of accounts can only be done through either interbank transfers or cash deposits of fresh funds. Inflows by intra-bank transfers do not qualify. Each inflow of ₦10,000 qualifies a participant for one raffle ticket only. Inflows in multiples of ₦10,000 will qualify for the corresponding number of tickets. The more tickets you have, the higher your chances of winning. Draws will be conducted electronically under the supervision of officers from the National Lottery Regulatory Commission (NLRC). Please note that it is a fully digitised process, and winners will be selected at monthly raffle draws. The total sum to be awarded to the winners of this promo is the sum of ₦130,000,000.00 over a twelve-month period. This total cash prize of ₦130,000,000.00 will be won or divided as follows:

- 10 winners from each of the seven business zones we operate in Nigeria ("zones"), will be rewarded with ₦100,000 in the monthly draws making a total of 70 monthly winners and 840 winners over the 12 months of the promo. This amounts to a total sum of
₦84,000,000.00
- One winner from each of the seven business zones will be rewarded with ₦1,000,000 per quarter making a total of 28 winners. This amounts to a total sum of
₦28,000,000.00
- One winner per quarter will be rewarded with ₦2,000,000 in the grand quarterly draw making a total of ₦8,000,000
- Two winners will be rewarded with ₦5,000,000.00 each at the Grand Finale of the promo. This amounts to a total sum of ₦10,000,000.00

Please note that winning in the monthly draws does not preclude you from winning the grand prize. The winning category applies only **ONCE** to ALL winners. This is to enable more qualifiers to win during the draws.

The selected winners will be contacted via their registered phone numbers, email addresses and announced on the Stanbic IBTC's various social media platforms. The winners will also be contacted by the Brand and Marketing team and the reward will be paid directly into the Stanbic IBTC account that won the prize.

The decisions of Stanbic IBTC are final in all matters relating to the promo.

5. General:

Stanbic IBTC reserves the right to amend these terms and conditions at any time. Any revised version will be effective immediately if it is displayed on social media platforms and the Stanbic IBTC website. These terms and conditions are governed by and construed in accordance with laws of the Federal Republic of Nigeria. Any dispute arising out of participating in this giveaway

shall be subject to the jurisdiction of the Nigerian courts. In the event of any comments or questions concerning these Terms and Conditions or for more information on this giveaway, please contact us by sending a direct message.