



JN Money Win a Trip Promotion Official Rules

1. Mail In Entries:

To enter the competition without conducting a transaction, send a letter by mail in an envelope with your full name, address and phone number with suitable postage to:

233-16 Merrick Boulevard, Queens, New York, 11422

Mail-in entries received without all the information requested above will be void. Limited to one entry per mailing envelop. Sponsor is not responsible for late, lost, incomplete, illegible or misdirected mail. Mail-in entries must be received by November 30, 2018

The number of entries received per person over the Promotion Period is not limited, regardless of method of entry. A transaction will not increase your chances of winning. Odds of winning depend on the number of entries received within the Promotional Period. For more information regarding the use of entry information see "Privacy" section.

Only entries from the following regions will qualify for entry: USA – New York, New Jersey, Connecticut, Maryland, Massachusetts, Washington DC. Transactions from all other regions do not qualify for entry.

2. Automatic Entry:

Customers who send a minimum of three (3) qualifying transfers online during the promotional period will have a chance to win a roundtrip airfare to Jamaica.

3. Eligibility for Entry

This contest is only open to legal residents of the regions mentioned above. Participants must be 18 years of age or older as of August 31, 2018. To be eligible for entry persons must have sent in a Mail-In Entry, as stated above, or conduct a minimum of three (3) online transactions during the qualifying period.

JN Money Services (USA) Inc reserves the right, in its sole discretion, to modify or terminate the Promotion in the event of any act, occurrence, or reason that it believes would corrupt the integrity, administration, or fairness of the Promotion.

4. Privacy

Information submitted by entrants for the Promotion may be disclosed by JN Money Services (USA) Inc. to third parties, pursuant to legal requirements.

5. Prize Details

One (1) customer will be randomly selected to win a round trip to Jamaica. Entrants must have sent at least three (3) qualifying transactions online during the promotional period to be eligible to win. The approximate retail value for the prize is USD\$600.

Any, amount exceeding this value is the sole responsibility of the winner. JN Money Services (USA) Inc. The Sponsor will assist with making the travel arrangement. Travel date is subject to availability and black-out periods and other restrictions may apply. It is the winner's responsibility to obtain necessary travel documents and insurance (if applicable). Airline carrier regulations and conditions apply. Sponsor shall not be responsible for air carrier delays or cancelled flights. A minimum of thirty (30) days advance notice for reservation is required prior to trip departure. All taxes, including without limitation, income taxes associated with the prize and its receipts are the sole responsibility of the winner. Winner must complete travel by November 30, 2019. No substitute or transfer of the prize in

part or whole is permitted.

6. General Rules

- Employees of Jamaica National Group and its member companies, and their agents, including their immediate families (parents, siblings, spouse, and children) are not eligible to enter this competition.
- Claiming Period: Winners will be notified by 12:00 p.m. on the day after selection. Winners must collect their prizes within 7 days of notification (which does not include weekends). If prize is not claimed after this period, JN Money Services (USA) Inc. the Sponsor reserves the right to select an alternate entrant from the remaining eligible entries
- JNMS (USA) Inc. reserves the right to delay, terminate or amend this
 promotion at anytime. In any of these events, notice will be given to the
 participants via an advertisement.
- JNMS (USA) Inc. reserves the right to use photographs of winners in promotional articles and publicity features, if the winners refuse, they will forfeit the prize

7. Eligibility for prize drawings will be determined by the following:

- 7.1 Entries dated from September 1 to November 30, 2018.
- 7.2 Transactions not cancelled.
- 7.3 Mailed in Entries post marked from September 1, 2018 to November 30, 2018

8. Selection for the prize winner will be governed by the following:

A representative from the JN Group Internal Audit Department will be invited to oversee the drawing on the date outlined under "Date of Selection".

- 9. All participants must agree to abide by the rules of the Promotion. The decisions of JNMS (USA) Inc. regarding all aspects of the Promotion will be final.
- 10. Participants who do not adhere to the terms and conditions of the Promotion are subject to disqualification.

11. Method of selection of winner/s:

At the end of the promotional period, a data pull will be requested from the JNMS Group Information Technology Unit detailing all qualifying transactions including Mail-in-Entries received during the specified periods (outlined under Date of Selection).

Drawing for the prize winner will be selected on or about the date under "Date of Selection". An additional five (5) persons will be chosen as back up winners.

The potential winners will be notified by telephone. Three consecutive telephone attempts will be made to reach each potential winner on the day of the draw no later than 12:00 p.m. of the following day. If JN Money Services (USA) Inc. has exhausted the number of attempts and calls were unsuccessful, the next person in line from the pre-selected back up entries will be selected.

A failed attempt is when the phone rings without an answer, goes to voicemail or is busy or answered by someone other than the person JN Money Services (USA) Inc. is trying to reach. Winners will be asked to produce a valid ID (Passport or Driver's license). If potential winners are unable to collect their prizes, someone else can do so on their behalf by producing a notarized authorization letter along with a valid identification of them self.

Test of skill: The randomly selected persons will only be considered a winner once he/she satisfies the test of skill

12. Date of selection: There will be one (1) selection date throughout the promotional period.

Automatic Transaction Dates Drawing Dates (on/about) Number of Winners Drawn 09/01 - 11/30/18 12/04/18 1

Winner will be randomly selected by December 4, 2018 at 10 a.m. at JN Money Services Ltd, 17 Ruthven Road, Building 2, Kingston 10.