

Terms and Conditions – Caribbean

Christmas 2 Sweet Promotion

1. Promotion Description

Residents who conduct transactions will be automatically entered to be one of two weekly winners of cashback during the promotional period of November 11 to December 27, 2024, in the Christmas 2 Sweet Promotion.

This promotion will give JN Money senders in the Caribbean (Turks & Caicos and Antigua & Barbuda), the chance to be awarded cashback. There will be two (2) weekly winners of up to USD \$200 each in cashback for each week of the promotional period.

2. Eligibility for Entry

This promotion is open only to residents of the Caribbean (Turks & Caicos and Antigua & Barbuda), who are 18 years of age or older at the time of entry. Employees and immediate family members of JN Money Services Limited, parent companies, affiliates, subsidiaries, agents, and their advertising and production agencies are not eligible to participate in this promotion.

3. Prizes

This Promotion will give JN Money senders in the Caribbean region the chance to be awarded cashback. There will be fourteen (14) winners of up to USD \$200 each for the promotional period.

Prizes may not be transferred or assigned by the winner.

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

- Money transfer transactions conducted during the promotional period of November 11 to December 27, 2024.
- Transactions not cancelled.

5. Method of Selection of Participants

Entrants who send money transfers during the promotional period will be randomly selected as per schedule below:

Automatic & Mail-In Entries Dates	Draw Date	No. of Entrants Drawn	Announcement	Prize Handover
11/11/2024 – 11/17/2024	11/18/2024	8	11/19/2024	11/20/2024
11/18/2024 – 11/24/2024	11/25/2024	8	11/26/2024	11/27/2024
11/25/2024 – 12/01/2024	12/02/2024	8	12/03/2024	12/04/2024
12/02/2024 – 12/08/2024	12/09/2024	8	12/10/2024	12/11/2024
12/09/2024 – 12/15/2024	12/16/2024	8	12/17/2024	12/18/2024
12/16/2024 – 12/22/2024	12/23/2024	8	12/24/2024	12/26/2024
12/23/2024 – 12/27/2024	12/30/2024	8	12/31/2024	01/02/2024

Two entrants (potential winners) will be randomly selected, via a draw, weekly from among all qualified entries for the promotion. Six additional entries (back-up potential winners) will also be selected from among all entries for the promotion in the event any of the potential winners do not qualify to be confirmed as a winner. To be confirmed as a winner of the Christmas 2 Sweet Promotion the following notification criteria must be satisfied:

- Telephone calls made in the order they appear on the potential winner list.
- On the day of the draw, three (3) consecutive telephone calls will be attempted to reach a potential winner in keeping with the order the names appear on the potential winner list.
- A failed attempt is when the phone rings without an answer, goes to voicemail, is busy or answered by someone other than the person JN Money is attempting to reach.
- The two entrants who answer and identify themselves as the intended persons JN Money intends to reach will be selected as the winners.

The successful winners will be advised of the date and time to retrieve their prize. A replacement winner may be chosen if the previously chosen winner is unable to claim their prize within the time specified by JN Money.

6. Odds of Winning

The odds of winning depend on the number of entries received.

7. Conditions of Acceptance of Prize

Winners will be required to produce a valid Government Issued photo Identification document to claim their prize. Within one (1) day of prize notification, the winners will be required to send a written agreement (via email) to confirm that they will accept the prize, or the prize will be forfeited. The winners must visit the selected JN Money Branch on the designated date/time for the prize handover. If the winners fail to meet the conditions of claiming and accepting the prize, an alternative winner may be selected.

The winners will be solely responsible for all taxes, transportation costs, gratuities, and other incidental costs.

The winners agree to the use of his or her name and likeness in publicity without any additional compensation, except where prohibited by law. By entering this promotion, each winner acknowledges that JN Money Services Limited has the right to publicize and broadcast the winner's name, voice, and likeness, the fact that he or she won, and all matters incidental thereto.

8. Limitation on Liability

By entering this promotion, each entrant forever discharges and releases JN Money Services Limited, its/their parent companies, subsidiaries, affiliates, and their respective directors, officers, employees, and agents from any and all liability, claims, causes of action, suits, and demands of any kind arising from or in connection with the promotion,

including, without limitation, responsibility for property damage, loss of life, or personal injury resulting from or in connection with participating in the promotion or from or in connection with use or receipt of the prize, however caused.

9. JN Money Reservation of Rights

These official rules are subject to modification by JN Money Services Limited. In the event of a dispute, all decisions made by JN Money Services Limited are final and binding. JN Money Services Limited reserve(s) the right, in its sole discretion, to disqualify any person who tampers with the entry process or the operation of JN Money's web site(s), or who otherwise acts in violation of these official rules. JN Money Services Limited further reserve(s) the right, in its/their sole discretion, to cancel, terminate, or modify this promotion if, for any reason, the promotion is not capable of completion as planned, including due technical corruption, force majeure, or non-authorized human intervention that compromises or affects the administration, fairness, integrity, security, or proper conduct of the promotion. By entering, each entrant accepts and agrees to be bound by these promotional rules.