**Sterling Treasure Hunt - Terms and Conditions**

**Organizer**

Sterling Bank Limited

**About The Game**

The Sterling Treasure Hunt is a 14-day immersive adventure meticulously crafted to engage participants in a nostalgic exploration of our brand's social media history. On the Bank’s Instagram platform, participants will uncover hidden clues and solve puzzles, delving into memorable moments of our brand's journey. This experience is tailored for enthusiasts who enjoy deciphering mysteries and connecting with the narratives behind beloved brands. Each solved puzzle brings participants closer to exclusive rewards, weaving them deeper into the fabric of our brand's narrative. Prizes will be awarded to the winners of the Sterling Treasure Hunt.

**Eligibility and Exclusion:**

1. Participants must be at least 18 years old at the time of entry.
2. Participants must be legal residents of Nigeria and must be physically located in Nigeria at the time of entry.
3. Employees of Sterling Bank Limited and its related entities are excluded from participation.

**Entry Period:**

1. Sterling Bank reserves the right to extend or shorten the contest at its sole discretion.
2. To enter the game, participants must register through a dedicated online form which captures basic information for contact and identification purposes at [sterling.ng/hunt](file:///C:\Users\Mbuwumehe\Downloads\sterling.ng\hunt)
3. Participants must agree to the terms and conditions of the game, which includes the game rules, data privacy policy, and consent for the use of any user-generated content in future marketing.

**Clue Engagement**

1. Clues will be released at predetermined times and will be available for a set period before the next clue is released.
2. Each clue solved will earn the participant points, and bonus points may be awarded for creative or swift solutions.
3. If a participant solves a clue, they must submit their answer via the game's hashtag and tag the company's official account.

**Point System and Winning**

1. 1 winner will be chosen daily.
2. The game operates on a point system, where each correct answer accrues points.
3. The grand prize will be awarded to the participant with the highest points at the end of the game.

**Fair Play**

1. The use of bots, purchasing followers, or any form of artificial engagement to increase one's chances of winning is strictly prohibited.
2. Any form of harassment, use of profanity, or inappropriate behaviour during the game will result in immediate disqualification.
3. Participants must not alter or attempt to circumvent the intended game mechanics.

**Prize Distribution**

1. Winners will be announced publicly on social media and will also be notified privately via the contact information provided during registration.
2. Prizes are gift cards and should be received by the participants.
3. Winners may be required to provide proof of identity and age before claiming their prize.

**Intellectual Property**

1. By entering the game, participants grant the organizing company non-exclusive rights to any content created and shared as part of the game.
2. All game materials, including clues and graphics, are the intellectual property of the organizer.
3. By entering the game, the participants grant to the organizer, the irrevocable right to use and publish the name, image, likeness, photographs and voice, recordings, videotapes, audio-visual materials, writings, statements, and quotations of or by the Participants, the negatives, transparencies, prints, or digital information in any media for any lawful purpose, including, but not limited to, advertising or promotion of the Organiser, its brand, affiliates, or their services, without further consent from or payment to the Participant.

**Dispute Resolution**

1. Any disputes regarding the game will be resolved at the discretion of the organizing company.
2. All decisions made by the organizing company are final.

**How to Participate:**

1. Participation in the Sterling Hunt is free of charge and not connected with the purchase of any product or services to enter or win. A purchase does not increase the chances of winning.
2. To enter, participants must follow Sterling Bank Limited on Instagram, register on the website – [www.sterling.ng/hunt](http://www.sterling.ng/hunt), and stay engaged throughout the contest period, by participating actively on each post related to the hunt through your comments/likes.
3. Participants must solve clues and complete challenges as posted on the social media platforms.

**Clue and Task Completion:**

1. Clues will be provided at scheduled intervals as announced.
2. Answers to clues and tasks must be submitted using the designated hashtag and the general hashtag [#SterlingTreasureHunt].
3. Any submissions made after the deadline for each clue will not be considered.

**Points and Scoring:**

1. Points will be awarded for correct answers, creativity, and timely completion of tasks.
2. The winner board on the website will be updated and posted regularly to reflect participants' standings.

**Prizes:**

1. Prizes include – Sterling Gift Cards worth N20,000 each (Prizes may vary and are subject to final approval).
2. Prizes are non-transferable and cannot be exchanged for cash.
3. Winners are solely responsible for any taxes on their respective prizes (if applicable).

**Winner Selection:**

1. The winners will be selected based on the accumulation of points and completion of tasks.
2. In the event of a winner with the height score on the winner board, a grand prize will be rewarded.
3. Winners will be selected by the Bank and the decision regarding the winner(s) shall be final and binding.

**General Conditions:**

1. Participants agree to abide by the terms and conditions and the decision of the Organizer on all matters relating to the Sterling Hunt Game
2. Sterling Bank takes no responsibility for any typographic or other error in the printing of the offer, administration of the Game, or in the announcement of the prizes.

**Conduct:**

1. By entering this Game, participants agree to be bound by these rules.
2. Participants further agree to be bound by the decisions of Sterling Bank Limited, which shall be final and binding in all respects.
3. The Organizer reserves the right at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Game or its website; to be acting in violation of the Terms and Conditions; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

**Limitations of Liability:**

1. The Organizer assumes no liability for late, lost, or misdirected email or any other computer, Internet, or technical malfunctions that may occur. If for any reason the Game is not capable of running as planned, due to any reason beyond the control of the Organizer, the Organizer reserves the right to cancel, terminate, modify, or suspend the Game.
2. The Organizer does not accept any liability for any damage, loss, injury or disappointment suffered by any entrants as a result of either participating in the Game or being selected for a prize.

**Privacy:**

1. All personal information collected for the Game will be used solely to administer the game and shall not be used for any other purpose without obtaining the consent of the data subjects.
2. Sterling Bank's privacy policy shall apply to all information collected. For more information, read our privacy policy here [Privacy Policy - Sterling Bank](https://sterling.ng/privacy/)

**Agreement to Rules:**

1. By participating, you agree to be fully and unconditionally bound by these rules, and you represent and warrant that you meet the eligibility requirements set forth herein.

**Governing Law:**

1. The contest and the rules shall be governed by and construed in accordance with Nigerian laws.