**TERMS AND CONDITIONS**

“Confam Jara” Rewards by Sterling

1. **INTRODUCTION**

1.1. This “Confam Jara” Rewards (“Campaign”) is promoted by Sterling Bank Ltd. ("We," "Us,” “Our,” “Sterling”) with its registered office at Sterling Towers, 20 Marina, Lagos.

1.2. The Campaign entails you earning rewards by transacting with your Sterling Debit card, OneBank app and USSD codes.

1.3. These rules shall govern and apply to this Campaign as promoted on and run through our social media channels.

1.4. By entering the Campaign, you (“Entrant," "Participant,” Winner”) agree to be fully bound by these Terms, and you represent and warrant that you satisfy all eligibility requirements set out herein. You further acknowledge and accept Our decision as final and binding as it relates to the content of this Campaign.

1. **ELIGIBILITY**

This Campaign is open all existing and new customers of the Bank with a valid Sterling debit card, access to the OneBank app and/or access to the Bank’s USSD code services. All entrants must be 18 years of age or older. Employees of Sterling Bank Ltd or its affiliates, and their immediate family members (parents, children, siblings, and their respective spouses) are ineligible to enter and win. The campaign is intended for individual customers only. Corporate accounts and other legal entities are not eligible.

1. **ENTRY AND CLOSING DATES:**

The Confam Jara Rewards will run for 3 months, starting in May 2024 and ending in July 2024.

The Bank reserves the right to extend, shorten, modify, or cancel the Campaign Period at any time, at its sole discretion.

1. **HOW TO ENTER**

There are three avenues for participation in this campaign: transacting through the OneBank app, USSD or a Sterling debit card. To qualify for the rewards, participants must engage in a minimum of 8 transactions per week.

Customers with the most transactions weekly and at the end of the campaign will be rewarded.

A week for the purpose of this campaign is defined as 00:00 hours on Monday to 23:59 hours on Sunday.

Please note:

1. ATM withdrawals not included (Only POS and Web cards, minimum 1,000)
2. Minimum Airtime Transaction value (N1,000) (Onebank/USSD)
3. Only Interbank transfers (OneBank/USSD)
4. Any Bills Payment (OneBank/USSD)

**5. PRIZES**

The Confam Jara Promo offers exciting prizes:

* Weekly Rewards: Each week, 5 winners will be rewarded with N10,000 cash. These winners will be customers who perform the highest transaction for the week, either via OneBank, USSD, or debit card.
* Grand Prize: At the end of the 3-month campaign, the customer with the absolute highest number of transactions throughout the entire period will earn the grand prize - a brand new iPhone 15!

**6. WINNER SELECTION AND NOTIFICATION**

* Weekly Winners:  The Customer who performs the most transactions weekly will be rewarded with N10,000 in cash ONLY for the transactions completed within THAT week. The 5 participants with the HIGHEST number of transactions during THAT week will be selected.
* Grand Prize Winner: The grand prize (iPhone 15 mobile device) winner will be the customer with the HIGHEST overall number of transactions across the ENTIRE 3-month campaign period.

**7. OTHER TERMS AND CONDITIONS**

1. We reserve the right to cancel or amend the terms of the Campaign including these terms and conditions, without notice to you in the event of an actual or anticipated breach of any applicable law or regulation, or any other event outside of our control or at our sole discretion.
2. Sterling shall not be responsible for: (a) lost, misdirected, late, or incomplete entries or for inaccurate entry information
3. The authorized owner of the account used to transact will be deemed to be the participant.
4. The weekly cash prize will be credited to the winners’ Sterling Bank account within 10 working days from the announcement of the winner.
5. The Grand Prize winner will be notified by phone or email and must claim their prize within 30 days of the announcement. Failure to claim the prize within this period will result in forfeiture.
6. Prizes are non-transferable and cannot be exchanged for cash or any other alternatives.
7. Winners will be notified via SMS, email, or phone call using the contact information associated with their Sterling Bank account.
8. The list of winners will also be published on the Banks social media pages.
9. Participants must ensure that their contact details are accurate and up to date. The Bank will not be responsible for any inability to contact winners due to incorrect or outdated contact information.
10. The Bank reserves the right to disqualify any participant found to be in breach of these T&Cs or engaged in any fraudulent activity or manipulation of the Campaign.
11. The Bank’s decision on all matters relating to the Campaign is final and binding.

**8. LIMITATION OF LIABILITY:**

You agree to release and hold harmless Sterling and its affiliates, advertising and promotion agencies, partners, representatives, agents, employees, officers, and directors from any liability, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) your participation in the Campaign; (ii) technical failures of any kind, including but not limited to the malfunction of any device, cable, network, hardware, or software; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorised human intervention in any part of the entry process or the Campaign; (v) electronic or human error in the administration of the Campaign.

9. **PRIVACY AND DATA PROTECTION:**

By participating in the Campaign, participants consent to the collection, use, and disclosure of their personal information for the purposes of administering the Campaign and for marketing purposes in accordance with the Bank’s Privacy Policy.

**10. GOVERNING LAW AND DISPUTE RESOLUTION:**

This Campaign and any dispute arising therefrom shall be governed and construed in accordance with the laws of the Federal Republic of Nigeria.