



## Terms and Conditions for the 2025 Stanbic IBTC Affluent Liability Drive Campaign.

### 1. Eligibility:

The Affluent Liability Drive Campaign (“Campaign”) is designed to reward certain Customers of Stanbic IBTC Bank Limited (“**Stanbic IBTC**”) who are:

- a. Stanbic IBTC Savings or Current Account Holders (New or Existing);
- b. The above-mentioned Savings or Current Account must be valid (i.e. must not be under lien, dormant or inactive, must be in good standing, and conducted in a proper and satisfactory manner, as determined by Stanbic IBTC in its sole and absolute discretion;
- c. at least 18 years old; and
- d. Residents of Nigeria.

Dormant Savings or Current Account Holders can reactivate their account by providing the outstanding documentation required to update your details with Stanbic IBTC while Inactive Savings or Current Account Holders can reactivate their account by funding it. New Customers can open a Stanbic IBTC Savings or Current Account through any Stanbic IBTC digital channel or by visiting the nearest Stanbic IBTC branch or clicking this link: <https://ibanking.stanbicibtcbank.com/quickservices/#/home>.

For the purposes of this Campaign, a Stanbic IBTC Savings or Current Account Holder who fulfils the above criteria shall be referred to as “**you**” or “**your**” or “**Eligible Customers**”.

Employees of Stanbic IBTC Holdings PLC and its subsidiaries are restricted from participating in this Campaign and shall not be rewarded if they do participate.

### 2. Agreement to Official Rules:

The Affluent Liability Drive Campaign is open to Eligible Customers from **Saturday, 01 February 2025 to end on Wednesday, 30 April 2025** both dates inclusive (the “Campaign Period”). Eligible Customers who meet the eligibility criteria outlined in this document shall be **automatically** entered into the draw without the need for any separate registration or action on your part. By participating in this campaign, you agree and acknowledge as follows:

- ✓ to be bound by these terms and conditions;
- ✓ if selected as winners, your names may be used by Stanbic IBTC for promotional and marketing purposes, including but not limited to advertisements, social media announcements, and press releases, without any additional compensation. Your personal data shall be processed in accordance with Stanbic IBTC’s privacy policy as accessible and available across our digital platforms and in accordance with applicable data protection laws such as the Nigeria Data Protection Act (NDPA) 2023 and the Nigeria Data Protection Regulation (NDPR) 2019.
- ✓ that the Terms are supplementary to the other existing terms governing the banking relationship between you and Stanbic IBTC and subsequent amendments thereto, and therefore further confirm that you have read, understood, and agree to be bound by the Other Terms.

If you do not wish to participate in this Campaign, you may opt out by:

- ✓ sending a mail to your Relationship Manager/Account Officer stating your desire to opt out; or
  - ✓ sending a mail to [Platinumsupportcentre@stanbicibt.com](mailto:Platinumsupportcentre@stanbicibt.com) stating your desire to opt out; or
  - ✓ call us at 0201 422 4444.
- Opting out shall not affect your normal banking activities or services.

### 3. How to Participate:

To participate in the Campaign and stand a chance to win a prize, Eligible Customers must

- ✓ Fund their Stanbic IBTC Current Account with a minimum of N10,000,000 (Ten million Naira).
- ✓ maintain a minimum balance of N10,000,000 (Ten million Naira) **throughout** the Campaign period.

Each deposit of a minimum amount of N10,000,000 (Ten Million Naira) to your Stanbic IBTC Current Account qualifies you for one raffle ticket only. Deposits in multiples of N10,000,000 (Ten million Naira) will qualify you for the corresponding number of tickets. The more tickets you have, the higher your chances of winning. **Only Deposits made during the Campaign period will qualify for raffle tickets and entries.**

Please note that funding of accounts can only be done through either interbank transfers or cash deposit of fresh funds. **“Fresh funds”** refers to funds that do not originate from the Eligible Customer’s Deposit or other type of account with Stanbic IBTC or funds that are not withdrawn and re-deposited within the Campaign Period. The following transactions will not be considered as eligible: intra-bank transfers do not qualify.

- a. Transfers between your own accounts with Stanbic IBTC;
- b. Transfers from Stanbic IBTC accounts where you are a signatory;
- c. Internal transfers between Stanbic IBTC Account Holders.

### 4. Selection and Prizes:

Winners will be randomly selected at the end of the Campaign Period via a raffle draw conducted electronically by Stanbic IBTC under the supervision of officers from the National Lottery Regulatory Commission (NLRC).

Eligible Customers will be eligible to enter the Draw and receive chances to win a **Prize(s)** as per the table below:

- **One** winner from each of our Lagos Island, Lagos Mainland, North and South zones (together the “four regions”) stands a chance to win an open flight ticket to either of the following: the United Kingdom (UK), United States of America (USA) or Canada at the end of the campaign
- **620** Eligible Customers from the four regions stand a chance to win prizes, as follows:
  - **Category A:** Twenty (20) Eligible Customers who maintain a minimum balance of **N100m (One hundred million Naira) and above** for the campaign period stand a



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Bank

- chance to win a Priority pass which grants you access to certain Airport lounges prior to departure without cost.
- **Category B:** Two Hundred (200) Eligible Customers who maintain a minimum balance of **N50m (Fifty million Naira) and above** for the campaign period stand a chance to win Vintage travel boxes.
  - **Category C:** Four Hundred (400) Eligible Customers who maintain a minimum balance of **N10m (Ten million Naira) and above** for the campaign period stand a chance to win Laptop bags.
  - **General consolation prize:** Eligible Customers who maintain a minimum balance of **over N100m (One Hundred Million Naira)** but do not win either Priority pass or open flight tickets stand a chance to win Spa vouchers for two people valid for one year.

The selected winners will be contacted via their registered phone numbers and/or email address and announced on the Stanbic IBTC's various social media platforms. The winners will also be contacted by the Brand and Marketing team and their respective relationship managers who will also deliver the rewards to the winners.

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

#### 5. General:

- This Campaign is conducted in compliance with the National Lottery Act 2005 (and as may be amended from time to time), and all applicable regulations issued by the National Lottery Regulation Commission (NLRC). In the event of any regulatory changes or directives from NLRC, Stanbic IBTC reserves the right to modify, suspend, or terminate the campaign.
- Stanbic IBTC shall not be liable for any loss or damage that Eligible Customers incur because of participating in this campaign.
- Stanbic IBTC reserves the sole discretion to determine the prizes or its equivalent as well as number of winners of the competition.
- Stanbic IBTC reserves the sole discretion to end the campaign at any time without obtaining consent from the Eligible Customers.
- Stanbic IBTC shall not be obliged to account to the Eligible Customers insofar as the selection process of winners is concerned.
- Stanbic IBTC reserves the right to disqualify a potential winner deemed ineligible (or who otherwise does not qualify to become a winner) and select another winner, provided always that the disqualified winner/ winner subject to substitution may seek recourse from the National Lottery Regulatory Commission
- Stanbic IBTC reserves the right to decline participation in the Campaign to any Eligible Customer at its discretion.
- 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 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 Campaign 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 Campaign, please contact us by sending an e-mail to [Platinumsupport@stanbicibt.com](mailto:Platinumsupport@stanbicibt.com)