Terms and Conditions for the Stanbic IBTC #Reward4Saving promo.

1. Eligibility:

The #Reward4Saving promo season 2 by Stanbic IBTC Bank PLC ("Stanbic IBTC") is only open to participants ("you", "your" or "participant") who are residents of Nigeria. Draws will be conducted electronically under the supervision of officers from the National Lottery Regulatory Commission (NLRC). Employees of Stanbic IBTC Holdings PLC and its subsidiaries ("Stanbic IBTC" or "us") may participate but will not be rewarded. Stanbic IBTC reserves the right to decline participation in the promo to any participant at its discretion.

2. Agreement to Official Rules:

The Reward4Saving promo is open to participants between Friday, 01 April 2022 to end on Friday, 31 March 2023. By entering the promo, you indicate your full and unconditional agreement to, and acceptance of, the rules or terms and conditions (as may be amended, supplemented, or novated), which are final and binding on all participants. Winning a prize is contingent upon each participant meeting all the eligibility criteria, fulfilling all the requirements, and complying with all the conditions.

3. How to Enter:

- a. Participants must:
 - Open any new Stanbic IBTC savings account or @ease wallet account and fund that account with a minimum of N10,000. The account can be opened through the Stanbic IBTC Mobile App, USSD, mobile phones, the Stanbic IBTC Quick services on the Stanbic IBTC Quick services IBTC website (https://ibanking.stanbicibtcbank.com/quickservices/#/home), any ease agent of Stanbic IBTC, any Stanbic IBTC branch walk-in or online. or
 - ii. Reactivate a dormant or inactive Stanbic IBTC savings account and fund said account with a minimum of N10,000 or
 - iii. Fund an existing Stanbic IBTC savings account or @ease wallet with a minimum of N10,000
- b. Leave the funds in their Stanbic IBTC account for a minimum of 30 days to qualify for a raffle ticket in the monthly and quarterly draws.

4. Selection and Prizes:

Please note that funding of accounts can only be done through either interbank transfers or cash deposit of fresh funds. Inflows by intra-bank transfers do not qualify. Each inflow of N10,000 qualifies a participant for one raffle ticket only. Inflows in multiples of N10,000 will qualify for the corresponding number of tickets. The more tickets you have, the higher your chances of winning. Draws will be conducted electronically under the supervision of officers from the for National Lottery Regulatory Commission (NLRC). Please note that it is a fully digitized process and winners will be selected at monthly raffle draws. The total sum to be awarded to the winners of this promo is the sum of N156,000,000.00 over a twelve-month period. This total cash prize of N126,000,000.00 will be won or divided as follows:

- 10 winners from each of the 7 geopolitical zones in Nigeria ("zones"), will be rewarded with N100,000 in the monthly draws making a total of 70 monthly winners and 840 winners over the 12 months of the promo. This amounts to a total sum of №84,000,000.00
- 1 winner from each of the 7 zones quarterly will be rewarded with N1,000,000 making a total of 28 winners. This amounts to a total sum of ₦28,000,000.00
- 1 winner from each of the 7 zones will be rewarded with ₦2,000,000.00 at the Grand Finale of the promo. This amounts to a total sum of N14,000,000.00

Please note that winning in the monthly draws does not preclude you from winning the grand prize

• The first 5,000 new Stanbic IBTC customers to open Stanbic IBTC accounts monthly and fund with a minimum of N10,000 will be rewarded with airtime of N500 each. This amounts to a total sum of ₦30,000,000.00 over the 12- month period. Please note that the airtime will be credited directly to your registered number.

The selected winners will be contacted via their registered phone numbers, 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 the reward will be paid directly into the Stanbic IBTC account.

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

5. General:

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 giveaway 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 giveaway, please contact us by sending a direct message.