



# Use your NCB Visa card for a chance to win a FIFA World Cup 26™ kit

Spend J\$25,000 or more with your eligible NCB Visa card and earn entries for a chance to win an unforgettable FIFA World Cup 26™ Watch Party Kit.

## Terms and Conditions

### Definitions

For the purpose of this Promotion:

**“Promotion”** refers to the NCB Big Baller, powered by Visa, FIFA World Cup 26™ Promotion being carried out by National Commercial Bank Jamaica Limited in conjunction with Visa International Service Association.

**“Promotion Period”** refers to the period **May 15, 2026, to June 30, 2026**, during which qualifying transactions must be made for the Promotion.

**“Cardholder”** refers to an individual who is a legal resident of Jamaica, 18 years or older, who holds an eligible NCB Visa Consumer Credit Card issued by National Commercial Bank Jamaica Limited.

**“Eligible Card”** refers to the following National Commercial Bank Jamaica Limited’s Visa consumer credit cards:

- NCB Visa Classic
- NCB Visa Platinum
- NCB Visa Signature
- NCB Visa Signature Cash Back

**“Eligible Transaction”** refers to a qualifying transaction of a single purchase of only personal or household goods or services amounting to J\$25,000 or more made using an eligible card during the Promotion Period.

Each qualifying eligible transaction automatically earns **one (1) entry** into the Promotion.

**“NCB”** refers to National Commercial Bank Jamaica Limited.

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## How To Participate

Use your eligible card for eligible transactions and earn entries for a chance to win an unforgettable FIFA World Cup 26™ watch party experience, courtesy of Visa.

- 1 entry for every J\$25,000 or more spent in an eligible transaction
- The more eligible transactions made during the Promotion Period, the greater your chances of winning.

Only **personal or household purchases** made by the cardholder are eligible. Government and business-related transactions are not eligible.

## Prize(s)

Grand Prizes (3 Winners):

Watch Party Kit Experiences valued at J\$305,290.92 each

Includes:

- 65" Smart TV
  - Premium Sound Bar
  - Branded Gift Box (cups, towels, snacks, treats)
  - Food vouchers valued at J\$15,000 (KFC / Pizza Hut)
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## Exclusions

- Any costs or expenses not expressly stated as part of the prize.
  - Internet service, subscriptions, or any additional services required to operate the Smart TV or related devices.
  - Any additional food, beverages, or items beyond the vouchers provided.
  - Damage, loss, or misuse of any component of the prize after it has been collected or delivered to the winner.
  - Warranty claims, repairs, or servicing of prize items, which shall be subject solely to the manufacturer's terms and conditions.
  - The specific brands, models, and contents of the prize items are subject to availability. NCB and Visa reserve the right to substitute any component of the prize with another of equal or greater value if necessary, due to unavailability.
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## Winner Selection

- All draws will be conducted electronically using information from all eligible transactions under controlled conditions, supervised by NCB and/or its appointed agent, and where required, representatives of the Betting, Gaming & Lotteries Commission.
- The first three (3) eligible entries drawn will be awarded the Grand Prizes. A total of twenty (20) backup winners will then be randomly selected, comprising ten (10) backup winners for each prize, in the order drawn, who will be contacted sequentially if required. Backup winners will only be contacted if a selected winner is deemed ineligible, cannot be contacted, or fails to claim the prize within these Terms and Conditions.
- Selected winners will be contacted via telephone. If we are unable to contact the winners after 2 days (3 times per day) of attempts, the backup winner will be selected. A call is deemed a failure if all attempts are unsuccessful. Calls are unsuccessful if the phone rings without an answer or goes to voicemail for 2 days.
- Winners will be required to present a valid government-issued ID (Passport, Driver's Licence, Voter's ID) for validation.

- If the selected winners do not show up at the location provided to redeem their prizes within 30 days of contact, we will proceed to contact the backup draw next in line. If none of the backup draws claim the prize, it will be invalidated, and Visa will keep the prize.
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## General Rules

- This promotion is open only to NCB Visa Consumer Credit Cardholders who are legal residents of Jamaica and eighteen (18) years or older.
- Eligibility is restricted to Cardholders whose accounts with NCB are in good standing. The selected winners' accounts must be in good standing as at the date of the draw –at least the minimum payment due on the last credit card statement must have been paid. Further, the account cannot otherwise have privileges suspended.
- All eligible transactions during the promotion period will be counted toward entries. There is no limit to the number of entries a Cardholder may earn.
- NCB and Visa reserve the right to use the winner's names, voices, likenesses, and photographs for publicity purposes without compensation, permission, or notification. If a winner unreasonably refuses to participate in promotional activities related to the Promotion and does not agree to the use of their photographs and/or names, NCB and Visa reserve the right to forfeit the prize.
- NCB and Visa are not responsible for any liability, loss, or injury directly or indirectly suffered resulting from the acceptance of a prize.
- Employees or former employees (within the last year) of any entity within NCB Financial Group Limited, Visa, OGM Integrated Communication Ltd., and their immediate family members (spouse, mother, father, sister, brother, son, daughter, cousin, aunt, uncle, grandparents) are not eligible to participate in the Promotion.
- Each participant and beneficiary of any prize and/or benefit of the Promotion consents to the use of their name, address, telephone number, email address, and any other information provided to Visa and NCB. Visa and NCB will use this information to execute the Promotion and distribute any benefits and prizes. Each participant authorises Visa and NCB to send, transmit, and store such information outside the Territory. Personal data will be processed solely for administering the Promotion and in accordance with applicable data protection laws. The use of such information will also be regulated by the Visa privacy policy: <https://www.visa.com.jm> and NCB privacy policy respectively.
- Each entry gives Visa the right to contact the Cardholder regarding future promotions and offers
- After thirty (30) days from notification, prizes not collected will be forfeited and will remain the property of Visa.

- Prizes cannot be transferred, exchanged, or sold for cash or other prizes. The Promotion cannot be combined with any other offer. There can be no assignment or substitution of any prize by the winner.
- If, for any reason, any prize and/or designated benefit is exhausted or is not available for any reason, NCB and Visa reserve the right to substitute said prize and/or benefit for another, unless the applicable law does not allow it.
- Each Participant who receives any prize and/or benefit is solely responsible for paying any tax on the value of said prize and/or benefit.
- Prize collection or delivery details will be communicated to winners at the time of notification. NCB and Visa reserve the right to determine the method of fulfilment, including arrangements related to delivery or collection. Once the prize has been delivered or collected and signed for, responsibility for the prize transfers to the winner.
- NCB and Visa shall not be liable where fulfilment of the prize is prevented, delayed, or modified due to events beyond their reasonable control, including but not limited to acts of God, government restrictions, supply chain disruptions, travel disruptions, or event cancellation.
- NCB and Visa reserve the right to withdraw or change the terms of the offer at their discretion, with the prior approval of the Betting, Gaming & Lotteries Commission, where applicable.
- The selected winners will be instructed on the date and time to claim their prizes at National Commercial Bank Jamaica Limited, 32 Trafalgar Road, Kingston, Monday- Friday from 9:00am- 5:00pm (“the Location”) or another location otherwise stated by National Commercial Bank Jamaica Limited. The winners will be required to present a valid government-issued ID (Passport, Driver’s Licence, Voters ID), school ID (photo ID) for validation. Pictures and other recordings for media placement will be captured during the prize handover.
- If the selected winner does not show up at the Location for the prize handover on the date stipulated by NCB and if the winner does not redeem their prize by the date stated above, the prize will be invalidated and will remain the property of Visa and NCB, where applicable.
- To validate their identity, the winner must present a valid government-issued ID (Passport, Driver’s License, or Voter ID). Media coverage, including photographs and other recordings, will be captured during the prize handover for publicity purposes.
- If the winner is unable to claim the prize in person, a representative may collect the prize on their behalf. The representative must present:
  - o A notarized copy of the winner’s valid government-issued photo ID.
  - o A valid government-issued photo ID (National ID, Driver’s License, or Passport) of the representative.
  - o An authorization letter signed by the winner.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Jamaica, and the courts of Jamaica shall have exclusive jurisdiction.
- To the fullest extent permitted by law, National Commercial Bank Jamaica Limited (“NCB”), Visa, their respective parent companies, subsidiaries,

affiliates, directors, officers, employees, agents, contractors, and promotional service providers shall not be liable for any loss, damage, injury, cost, or expense whatsoever, whether direct or indirect, arising out of or in connection with:

- (a) participation in the Promotion;
  - (b) acceptance, possession, use, misuse, or inability to use any prize, in whole or in part;
  - (c) technical failures of any kind, including but not limited to network failures, system errors, transaction processing delays, or interruptions.
  - (d) any event cancellation, postponement, substitution, or modification, whether caused by force majeure, acts of government, or circumstances beyond the reasonable control of NCB or Visa.
- Food vouchers are subject to the terms and conditions of the issuing merchants (KFC and Pizza Hut), including validity periods, usage restrictions, and non-transferability.
  - Without limiting the foregoing, NCB and Visa shall not be responsible or liable for any indirect, incidental, special, consequential, or punitive damages, including loss of enjoyment, loss of opportunity, or loss of anticipated benefits.
  - Where liability cannot be excluded by law, the total liability of NCB and Visa shall be limited, to the fullest extent permitted, to the retail value of the prize awarded to the affected participant.

**Promotion Period:** May 15, 2026 – June 30, 2026

**Draw Date:** July 6, 2026

Authorised under **Section 58(3) of the Betting, Gaming & Lotteries Act of Jamaica**