

FIRST GLOBAL BANK LIMITED

IN PARTNERSHIP WITH VISA

THE BEST STORIES START WITH PAID SUMMER CAMPAIGN 2026

TERMS AND CONDITIONS OF PARTICIPATION

Promotion Name	The Best Stories Start With Paid - Summer Campaign 2026
Promoter	First Global Bank Limited, a subsidiary of GraceKennedy Financial Group
Co-sponsor	Visa International Service Association
Eligible Persons	Existing First Global Bank Visa credit cardholders in good standing
Entry Method	Each single purchase transaction of J\$20,000 or more (inclusive of GCT) made with an eligible FGB Visa credit card during the Promotion Period constitutes one (1) Entry into the prize draw
Promotion Period	July 23, 2026 to August 31, 2026
Grand Prize -- 1st Place	One (1) all-expenses-paid trip for two (2) persons to a destination selected by the Winner from the confirmed Visa partnership destination list
2nd Place Prize	One (1) Apple iPhone 17 Pro Max
3rd Place Prize	One (1) Apple iPhone 17 Pro Max
Winner Announcement	September 11, 2026
Effective Date	July 23, 2026.

IMPORTANT NOTICE TO PARTICIPANTS

Entry into this Promotion constitutes acceptance of these Terms and Conditions in their entirety. Please read them carefully before participating. Each Entry is based on a single purchase transaction of J\$20,000 (inclusive of GCT) or more. Cumulative or split transactions at the same merchant do not combine to form a qualifying Entry. Please see Section 3 for full details.

SECTION 1 DEFINITIONS

In these Terms and Conditions, the following terms have the meanings set out below unless the context otherwise requires.

"Business Day" means any day other than a Saturday, Sunday, or public holiday in Jamaica.

"Campaign" or "Promotion" means the "The Best Stories Start With Paid -- Summer Campaign 2026" promotional campaign conducted by First Global Bank Limited in partnership with Visa International Service Association during the Promotion Period.

"Eligible Cardholder" means any person who is a registered holder of a valid First Global Bank Visa consumer credit card account in good standing as at the commencement of the Promotion Period and throughout the duration of the Promotion Period, and who meets the eligibility criteria set out in Section 2.

"Primary Cardholder" means the person in whose name the First Global Bank Visa credit card account is registered.

"Supplementary Cardholder" means any person who holds a supplementary card linked to a Primary Cardholder's First Global Bank Visa credit card account.

"New Cardholder" means a customer who successfully applies for, is approved for, and activates an eligible card during the Campaign Period.

"Entry" means each single Qualifying Transaction of J\$20,000 (inclusive of GCT) or more made with an eligible First Global Bank Visa credit card during the Promotion Period. Each such transaction constitutes one (1) Entry into the prize draw. Cumulative or split transactions at the same or different merchants do not combine to form a single Entry.

"FGB" or "First Global Bank" or "Bank" means First Global Bank Limited, a company incorporated under the laws of Jamaica.

"Grand Prize" means one (1) all-expenses-paid trip for two (2) persons to a Visa partnership destination selected by the 1st Place Winner from the confirmed destination list, subject to availability and the terms specified herein.

"Secondary Prize" means one (1) Apple iPhone 17 Pro Max awarded to each of the 2nd Place Winner and the 3rd Place Winner respectively.

"Promotion Period" means the period commencing at 12:00 a.m. on July 23, 2026, and ending at 11:59 p.m. on August 31, 2026 (Jamaica Standard Time). Eligibility is based on transaction date, not posting date.

"Qualifying Transaction" means a single purchase transaction of J\$20,000 (inclusive of GCT) or more charged to an eligible First Global Bank Visa credit card on a transaction date falling within the Promotion Period. A Qualifying Transaction must be a retail purchase. The following are expressly excluded: cash advances; balance transfers; credit card fees, annual fees, penalty fees, or interest charges; transactions subsequently reversed, charged back, or cancelled; transactions identified as fraudulent

by FGB; split or divided purchase transactions at the same or different merchants that individually fall below J\$20,000; and any transaction whose authorisation or posting date falls outside the Promotion Period.

"Visa" means Visa International Service Association and its affiliates.

"Winner" means collectively the 1st Place Winner, the 2nd Place Winner, and the 3rd Place Winner, being the three (3) Eligible Cardholders, whose Entries are selected in the prize draw conducted at the conclusion of the Promotion Period.

SECTION 2 ELIGIBILITY

1. This Promotion is open to Eligible Cardholders who are residents of Jamaica and who are eighteen (18) years of age or older at the time of their participation.
2. This Promotion is open to all existing and new FGB Visa consumer Cardholders - Classic, Affinity, Gold, Platinum (USD), Platinum Plus (JMD). All other credit card products are excluded.
3. To be eligible to participate, a cardholder must hold a valid First Global Bank Visa consumer credit card account that is in good standing throughout the Promotion Period. Accounts that are delinquent, suspended, cancelled, restricted, or otherwise not in good standing are excluded from participation.
4. Entries generated by Supplementary Cardholders will be credited to the Primary Cardholder's account. The Primary Cardholder is the Eligible Cardholder for all purposes of this Promotion, including Winner selection, notification, and prize receipt. Only one prize of any kind will be awarded per card account regardless of the number of Supplementary Cardholders on that account.
5. The following persons are not eligible to participate in this Promotion:
 - A. Directors, officers, employees, and contractors of First Global Bank Limited and its subsidiaries and affiliates;
 - B. Directors, officers, employees, and contractors of Visa International Service Association and its affiliates;
 - C. Directors, officers, employees, and contractors of any agency or service provider engaged in the administration, judging, or execution of this Promotion;
 - D. Immediate family members (defined as spouse, parent, child, sibling, or domestic partner) of any of the persons described in clauses 5 (a), (b), or (c) above.
6. FGB reserves the right to exclude any card account that is suspected of misuse, abuse, fraud, or activity inconsistent with the spirit and integrity of this Promotion, at its sole discretion and without prior notice, subject to the approval of BGLC.
7. FGB reserves the right to verify the eligibility of any participant or Winner at any time during or after the Promotion Period. Failure to satisfy the eligibility requirements will result in disqualification and forfeiture of any prize, subject to the approval of BGLC.

8. Participation in this Promotion constitutes acceptance of these Terms and Conditions in their entirety.
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SECTION 3 HOW TO ENTER

3.1 Transaction Basis for Entry

- Each single Qualifying Transaction of J\$20,000 (inclusive of GCT) or more made with an eligible First Global Bank Visa credit card constitutes one (1) Entry into the prize draw. There is no limit to the number of Entries a cardholder may accumulate during the Promotion Period.
- **New** FGB cardholders who activate and complete a qualifying transaction within the first month receive three (3) entries.
- Entries are **automatic** once the purchases meet the criteria of a Qualifying Transaction.
- Entry eligibility is determined by transaction date. Transactions initiated July 23 - August 31, 2026 (Jamaica Standard Time) will be treated as occurring within the Promotion Period, regardless of the posting date. Transactions initiated after 11:59 p.m. on August 31, 2026 will not qualify.
- Entries are automatically recorded by FGB's card management system upon the successful authorisation and settlement of each Qualifying Transaction. No manual entry, registration, or code submission is required.

3.2 Split and Cumulative Transactions

- Each Entry must arise from a single, uninterrupted purchase transaction of J\$20,000 (inclusive of GCT) or more. Transactions that are split, divided, or processed in multiple parts by the cardholder or merchant -- whether at the same merchant, on the same day, or across multiple merchants -- do not combine to form a single Qualifying Transaction and will not generate an Entry.
- Example: A cardholder who makes three separate transactions of J\$8,000, J\$7,000, and J\$6,000 in one day has not made a Qualifying Transaction, even though the aggregate spend exceeds J\$20,000 (inclusive of GCT).

3.3 Foreign Currency Transactions

- Transactions made in currencies other than Jamaican Dollars will be converted to Jamaican Dollars using the exchange rate applied by First Global Bank at the time of settlement. The converted Jamaican Dollar equivalent of the settled transaction will be used to determine whether the J\$20,000 threshold has been met.

- FGB is not responsible for exchange rate fluctuations between the date of transaction and the date of settlement. The Jamaican Dollar equivalent used for Entry eligibility purposes is the settled amount as reported to FGB by Visa.

3.4 Excluded Transactions

- The following transaction types do not qualify as Qualifying Transactions and will not generate Entries:
 - Cash advances of any kind;
 - Balance transfers;
 - Credit card fees, annual fees, penalty fees, or interest charges;
 - Transactions that are subsequently reversed, charged back, or cancelled for any reason;
 - Transactions identified as fraudulent or suspicious by FGB or Visa;
 - Split or divided transactions that individually fall below J\$20,000 inclusive of GCT;
 - Transactions made after the close of the Promotion Period, regardless of the date of posting;
 - Declined transactions;
 - Duplicate transactions arising from merchant or terminal error.

3.5 Technical Failures and Processing Errors

- In the event of a Visa network outage, point-of-sale system failure, merchant processing error, payment gateway interruption, or any other technical failure that prevents a transaction from being correctly recorded or processed, FGB's Payments Operations team will review the affected transactions and determine, in its sole discretion, whether an Entry should be credited, subject to BGLC approval.
- FGB accepts no liability for Entries that are lost, delayed, or incorrectly recorded due to technical failures outside FGB's reasonable control. Cardholders who believe an Entry has been missed due to a technical failure may contact FGB's Customer Service team within fourteen (14) calendar days of the relevant transaction date.
- FGB's determination in all matters relating to technical failures and Entry eligibility is final and binding, subject to BGLC approval.

3.6 General Entry Conditions

- FGB's determination of which transactions qualify as Qualifying Transactions is final and binding. Cardholders may contact FGB's Customer Service team to enquire about their Entry status during the Promotion Period.
- Entries are non-transferable and have no cash value. Entries may not be sold, assigned, or otherwise transferred to any other person.

SECTION 4 THE PRIZE

4.1 Grand Prize

- One (1) Grand Prize will be awarded, consisting of an all-expenses-paid trip for two (2) persons to a Visa partnership destination selected by the Winner from the confirmed destination list. The Grand Prize includes the following components, subject to the terms and conditions of individual suppliers:
- Return economy class airfare for two (2) persons from Norman Manley International Airport, Kingston or Sangster International Airport, Montego Bay, to the selected destination;
- Hotel accommodation for the duration of the trip as specified in the Visa partnership itinerary for the selected destination; This information will be provided after the winner has been selected, as it is subject to the country chosen.
- Airport transfers at the destination;
- Curated dining and cultural experiences as specified in the Visa partnership itinerary;
- Travel insurance for both persons for the duration of the trip.
- **The approximate retail value of the Grand Prize will be communicated to the Winner in writing at the time of prize notification. The stated value is an estimate only and may vary based on travel dates, destination selection, and availability.**

4.2 Secondary Prizes - 2nd and 3rd Place

- Two (2) Secondary Prizes will be awarded, one to the 2nd Place Winner and one to the 3rd Place Winner. Each Secondary Prize consists of one (1) Apple iPhone 17 Pro Max (storage capacity and colour subject to availability at time of fulfilment).
- The approximate retail value of each Secondary Prize will be communicated to the respective Winner in writing at the time of notification.
- Secondary Prizes are non-transferable and may not be exchanged for cash or any other prize.
- FGB reserves the right to substitute a Secondary Prize with an alternative device of equal or greater value in the event that the Apple iPhone 17 Pro Max becomes unavailable at the time of fulfilment.
- The same Eligible Cardholder may not be awarded both a Grand Prize and a Secondary Prize. In the event that a Grand Prize Winner's Entry is also drawn for a Secondary Prize position, a further draw will be conducted to identify a replacement Secondary Prize Winner.

4.3 Visa Partnership Destinations

- The Winner may select one (1) destination from the following confirmed Visa partnership destinations:
 - Paris, France;
 - Madrid, Spain;
 - Napa Valley, California, United States of America;
 - New York City, New York, United States of America.
 - The Grand Prize is a trip to the Winner's selected destination from the confirmed Visa partnership list above.

4.4 Travel Period and Scheduling

- The travel period for the Grand Prize is between October 1, 2026 and November 30, 2026, subject to availability. The Winner must confirm travel dates within this period within twenty-one (21) calendar days of prize notification. Failure to confirm travel dates within this period may result in forfeiture of the prize.
- FGB reserves the right, at its sole discretion, subject to BGLC approval, to consider requests for exceptional circumstances that prevent the Winner from travelling within the specified period. Such requests must be supported by appropriate documentation (including but not limited to medical certification, official denial of visa documentation, or evidence of natural disaster) and submitted to FGB within fourteen (14) calendar days of the relevant circumstance arising. Approval of such requests is entirely at FGB's discretion and does not constitute a waiver of the travel period requirement.
- All travel is subject to airline seat availability, hotel availability, and the terms and conditions of the relevant airlines, hotels, and tour operators. FGB and Visa are not responsible for any failure of third-party suppliers to deliver the stated components of the Grand Prize.

4.5 Winner Responsibilities

- The Grand Prize is non-transferable and may not be exchanged for cash or any other prize.
- The Winner is responsible for obtaining all necessary travel documentation, including valid passports and any visas required to enter and remain in the selected destination country. FGB accepts no responsibility for the Winner's inability to travel as a result of inadequate or refused documentation.
- The Winner is responsible for all costs not expressly included in the Grand Prize, including personal spending, gratuities, optional excursions, excess baggage charges, and any costs arising from flight delays, cancellations, or other travel disruptions.

4.6 Prize Conditions Generally

- Prizes are subject to availability. FGB reserves the right to substitute any component of the Grand Prize with an alternative of equal or greater value in the event that any stated component becomes unavailable for any reason beyond FGB's reasonable control.
- Any prize not claimed within thirty (30) calendar days of notification will be forfeited, and FGB reserves the right to select an alternative winner or to retain the unclaimed prize at its sole discretion.
- The Winner is solely responsible for any taxes, duties, levies, or other charges arising from the receipt or use of the Grand Prize. FGB provides no tax advice in connection with this Promotion.

SECTION 5 PRIZE DRAW AND WINNER SELECTION

- At the close of the Promotion Period on August 31, 2026, FGB will compile all valid Entries accumulated during the Promotion Period.
- The prize draw will be conducted using a randomizer, an electronic app to conduct an electronic selection process from all valid Entries. Three (3) Entries will be drawn in sequence: the first Entry drawn will be the 1st Place Winner (Grand Prize), the second Entry drawn will be the 2nd Place Winner (Secondary Prize), and the third Entry drawn will be the 3rd Place Winner (Secondary Prize). The draw will be supervised by a representative of FGB's Marketing department. The draw process may be independently audited at FGB's discretion or upon request by a competent regulatory authority. Two backup winners will be selected for each prize; a total of 6 backup winners will be selected.
- The draw will take place on September 11, 2026 at FGB 2, St. Lucia Avenue, Kingston 5 - Marketing Department at 12:30 PM.
- Each Entry has an equal chance of being selected. Cardholders who accumulate more Qualifying Transactions will hold a proportionally greater number of Entries and therefore a proportionally greater chance of winning.
- No single Eligible Cardholder may win more than one (1) prize. In the event that a drawn Entry belongs to a cardholder who has already been selected as a Winner in the same draw, a further draw will be conducted to identify a replacement Winner for that prize position.
- In the event that any selected Entry belongs to a person who is subsequently found to be ineligible or who fails to comply with these Terms and Conditions, FGB reserves the right to conduct a further draw to select an alternative winner for the relevant prize position.

- FGB's decision on all matters relating to the prize draw, including the validity of Entries and the identity of Winners, is final and binding.
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SECTION 6 WINNER NOTIFICATION AND PRIZE CLAIMING

- Each Winner will be notified by FGB within five (5) Business Days of the prize draw by telephone to the contact details held on FGB's card management system.
 - FGB will make a maximum of three (3) attempts to contact each Winner using the contact details on record. If a Winner cannot be contacted or does not respond to notification within thirty (30) calendar days of the first notification attempt, the prize will be forfeited, and FGB reserves the right to select an alternative winner for that prize position.
 - The Winner's name will be announced publicly by FGB through its marketing and communications channels, including social media, in-branch materials, and email communications to FGB cardholders. Participation in this Promotion constitutes the Winner's consent to such announcement for the purposes of this Promotion, consistent with FGB's obligations under Jamaica's Data Protection Act, 2020.
 - The Winner may be invited to participate in promotional and publicity activities related to this Campaign, including photographs, video recordings, and written testimonials without further compensation. Participation in such activities requires the Winner's separate written consent and is not a mandatory condition of receiving the prize.
 - Prior to receiving their prize, each Winner will be required to:
 - Provide valid government-issued photo identification (national ID, passport, driver's license)
 - Execute a winner confirmation and prize acceptance form;
 - Execute a publicity and data consent form, where applicable.
 - The 1st Place Winner (Grand Prize) will additionally be required to confirm the identity of and provide valid passport information for the second traveller, and to confirm their destination selection from the Visa partnership destination list.
 - FGB reserves the right to disqualify and remove any Winner who fails to comply with any requirement of these Terms and Conditions.
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SECTION 7 CUSTOMER SUPPORT AND ENQUIRIES

- Eligible Cardholders who have questions about this Promotion, their Entry status, qualifying transactions, or any other matter relating to participation may contact FGB through any of the following channels:

Telephone	888 CALL FGB (225-5342)
Email	fgbcustomer@gkco.com
Branch	Any First Global Bank branch island-wide during normal business hours.
Website	www.firstglobal-bank.com

SECTION 8 GENERAL CONDITIONS

- FGB reserves the right, at its sole discretion and at any time, to cancel, terminate, modify, or suspend this Promotion subject to BGLC's approval if circumstances arise that make it impossible or impractical to continue the Promotion as planned, including circumstances of force majeure, fraud, technical difficulties, regulatory direction, or any other circumstances beyond FGB's reasonable control. In such circumstances, FGB will use reasonable endeavours to notify participants through its website and available communications channels.
- FGB reserves the right to disqualify any participant who:
 - Provides false, misleading, or inaccurate information in connection with their participation;
 - Engages in any fraudulent, dishonest, or unlawful conduct in connection with their participation;
 - Tamper with or attempts to tamper with the administration or operation of this Promotion;
 - Violates these Terms and Conditions in any respect.
- FGB's decisions on all matters relating to this Promotion are final and binding, and no correspondence will be entered into.
- Nothing in these Terms and Conditions shall be construed as creating any partnership, joint venture, agency, or employment relationship between FGB and any participant.
- If any provision of these Terms and Conditions is found to be unlawful, void, or unenforceable, that provision shall be deemed severable and shall not affect the validity and enforceability of the remaining provisions.

- These Terms and Conditions are in addition to and should be read together with your FGB Credit Cardholder Agreement and the Schedule of Fees & Rates. Any capitalised terms used but not defined in these Terms and Conditions shall have the meanings defined and set out in the Credit Cardholder Agreement. For the full details, please visit our site at <https://firstglobal-bank.com/>.

SECTION 9 LIMITATION OF LIABILITY

- To the fullest extent permitted by applicable law, FGB, Visa, and their respective officers, directors, employees, agents, and affiliates accept no responsibility and shall not be liable for:
 - Any injury, loss, damage, cost, or expense suffered or incurred by any participant arising directly or indirectly from participation in this Promotion or from the receipt or use of any prize;
 - Any technical failures, errors, or malfunctions affecting the recording, storage, or processing of Entries;
 - Any failure of third-party suppliers to deliver components of the Grand Prize;
 - Any travel delays, cancellations, or interruptions affecting the Grand Prize travel experience;
 - Any loss or theft of the Grand Prize or any component thereof after delivery to the Winner;
 - Any exchange rate fluctuations affecting the Jamaican Dollar equivalent of foreign currency transactions.
- Nothing in these Terms and Conditions shall operate to limit or exclude any liability that cannot be excluded by applicable law.
- FGB's maximum liability to any participant in connection with this Promotion shall not exceed the value of the prize to which that participant is entitled under these Terms and Conditions.

SECTION 10 DATA PROTECTION AND PRIVACY

- By participating in this Promotion, Eligible Cardholders consent to FGB collecting, using, and processing their personal data (including name, contact information, transaction data, and identity documentation) for the purposes of administering this Promotion.
- FGB will handle all personal data in accordance with Jamaica's Data Protection Act, 2020 and FGB's Privacy Policy, which is available at www.firstglobal-bank.com/privacy and at any FGB branch upon request.
- The Winner's name may be disclosed publicly as part of FGB's winner announcement, consistent with FGB's obligations under Jamaica's Data Protection Act, 2020. By participating, participants consent to such disclosure for the purposes of this Promotion.

- Personal data collected in connection with this Promotion will not be sold to third parties and will be retained only for as long as necessary for the purposes stated herein, unless a longer retention period is required by law or regulation.
 - **Participants have the right to access, correct, and in certain circumstances request the deletion of their personal data. Such requests should be directed to FGB's Data Protection Officer at FGB.privacy@gkco.com.**
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SECTION 11 INTELLECTUAL PROPERTY

- All creative materials, branding, and communications associated with this Promotion are the intellectual property of First Global Bank Limited and/or Visa International Service Association. No participant or third party may reproduce, adapt, or use any such materials without the prior written consent of FGB.
 - The campaign platform line 'The Best Stories Start With Paid' and all associated creative elements are proprietary to First Global Bank Limited.
 - Any content produced by the Winner in connection with their prize experience may be used by FGB and Visa for promotional purposes, subject to the Winner's separate written consent as provided under Section 6.
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SECTION 12 GOVERNING LAW AND JURISDICTION

- These Terms and Conditions are governed by and construed in accordance with the laws of Jamaica.
 - Any dispute arising out of or in connection with this Promotion shall be subject to the exclusive jurisdiction of the courts of Jamaica.
 - Participants who access this Promotion from outside Jamaica do so at their own risk and are responsible for compliance with local laws applicable in their jurisdiction.
 - Authorized under Section 58(3) of the Betting Gaming and Lotteries Act of Jamaica.
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These Terms and Conditions are issued by First Global Bank Limited. FGB is regulated by the Bank of Jamaica.