

Terms and Conditions

1) Benefit. Visa International Service Association ("Visa") offers the promotion **Together We Rise. The Power of Tap** (the "Promotion"), subject to the rules below (the "Rules").

2) Territory. The Promotion is valid on behalf of **Jamaica** (the "Territory").

3) Period. The Promotion will be between **January 9, 2026**, and **March 6, 2026** (the "Period").

4) Participants. The Promotion applies only to the person who meets all of the following requirements (each, a "Participant"):

- a) Adhere to these Rules.
- b) Be of legal age (18) at the beginning of the Promotion.
- c) Be a Visa cardholder in the Territory and not delinquent and be up to date with the payments of your Visa payment product(s) during the Period.
- d) And additionally:
 - i) The payment product used belongs to you.
 - ii) Be a cardholder of the following category of Visa payment products: **Visa Credit, Debit, Pre-paid Cards**.
 - iii) Make purchases with your Visa payment products during the Promotion Period.
- e) The Promotion is open only to persons who has a local issued Visa card from any of the participating banks

PARTICIPATING BANKS

- National Commercial Bank
- CIBC
- Jamaica National
- Scotiabank
- Lasco Financial Services
- JMMB
- First Global Bank
- Sagicor
- Victoria Mutual

COMPETITION NAME

Together We Rise. The Power of Tap

MECHANICS FOR THE PROMOTION

- The promotion will be conducted over an eight (8) week period from January 9, 2026, to March 6, 2026.
- The Promotion is open to persons 18 years and older who is a Visa cardholder.
- The promotion is limited to Visa Debit, Credit, and Prepaid cardholders ("Cardholders") issued by National Commercial Bank, JMMB, First Global Bank, CIBC, Sagicor, Scotiabank, Lasco Finical Service and Jamaica National.

HOW TO ENTER

- Cardholders make purchases using their Visa Debit, Credit, and Prepaid cards at any Visa-accepted local merchant and receive 1 entry into the promotion.
- The more the Cardholder uses their card to pay, the more entries they will receive.

SELECTION OF WINNERS

- All qualifying Visa Debit, Credit, and Prepaid cardholders will be entered into the draw.
- Potential winning entries will be generated from a database system, "**Awardsys Platform**" managed by **Hyperativa** the software developers' location in São Paulo, Visa's sweepstake management agency.
- Winning entries will be provided to Visa for background checks. Visa will then share this listing with the respective authorize banking Project Officer. The Banks will manage the

notification of winners and revert to OGM Integrated Communications, who will arrange the handover of prizes. The draw will be done Hyperativa, São Paulo electronically on a secure Visa teams meeting.

- Selected winners and schools will be subjected to compliance and background check regulatory Visa and the Banks before being contacted.
- Selected winners will be contacted primarily via telephone. If we are unable to contact the winners after 1 day (3 times per day) of attempts, the backup winner will be selected. A call is deemed failed if all attempts are unsuccessful. Calls are unsuccessful if the phone rings without an answer or goes to voicemail for 1 day.
- Selected Winners will be instructed to claim their prize at OGM Integrated Communications Ltd, 7 Chambers Lane, Kingston. Winners will be required to present a government-issued ID (Passport, Drivers License for validation.
- If the selected winners do not show up at the location to redeem their prizes within 30 days of contact, the backup entry selected will be granted the prize. If the backup entry does not redeem the prize, it will be invalidated, and Visa will keep the prize.
- If the winner is unable to collect the prize in person, a representative may collect the prize on the winner's behalf. Representatives must present a notarized copy of the winner's government-issued photo ID, a valid government-issued photo ID (National ID, Driver's License, or Passport) of the representative, along with a letter from the winner.

PRIZES

1st Prize – 10 Winners

- **Ten (10)** winners will each receive **US \$1,000 worth of household supplies** to aid in their recovery process.

Each Grand Prize winner will:

1. Select one or two participating merchants for their items.
2. Select one registered school in the affected parishes to receive **US \$1,000** worth of supplies (in-kind) to be selected from one of the approved selected merchants listed below.
3. Ten (10) backup winners will be drawn.

Second Prize – 3 Winners

- Three (3) winners will each receive one (1) 30lb Gas Cylinder, One (1) 30" Gas Stove
- Three (3) backup winners will be drawn

Third Prize – 5 Winners

- Five (5) winners will receive a grocery basket valued at US\$500 each inclusive of taxes (G.C.T.).
- Five (5) backup winners will be drawn.

Prizes	Quantity	Value (USD)	Total (USD)
Supplies for Winner (US\$1,000) + Supplies for School (US\$1,000)	10	\$2,000	\$20,000.00
30" Gas Stove	3	\$722.00	\$2166.00
30lb Gas Cylinder	3	\$75	\$375.00
Grocery Trolley	5	\$500	\$2,500.00
Total			\$25,041.00

- Grand Prize:** Winner can select items from any of the following Stores (Active Home Center, H & L Rapid True Value). OGM Integrated Communication will make the purchase on their behalf.
- Second Prize:** The winner will receive a 30" Gas Stove selected by OGM Integrated Communications and a 30 lb. Gas Cylinder from GasPro. To be collected at the handover ceremony
- Third Prize:** The winner will receive a grocery basket full of groceries to be collected from OGM Integrated Communication at the handover ceremony.

DRAW DATES

Campaign Period (8 weeks)

Prize Schedule	Eligibility Period	Draw Date	Visa Shares info with Banks	Calling of Winners	Collecting of Prizes
Grand Prize, Second Prize, Third Prize	January 9, 2025- March 6, 2026	March 16, 2026	March 24, 2026	Wed - Fri	April 30, 2026
Selection of Schools by Grand Prize Winners		April 3, 2026	April 13, 2026	Wed - Fri	April 30, 2026

RULES OF THE PROMOTION

- The promotion is open to all Visa Debit, Credit, and Prepaid cardholders, Jamaican residents.
- The promotion is open to Jamaicans 18 years or older island-wide.
- By accepting the prize, the winner consents to the use of his/her name, voice, likeness and image for publicity purposes without compensation, further permission or prior notification unless required by law. If the winner is unwilling to consent to these terms, the prize will be forfeited.
- **Grand Prize:** Winner can select items from any of the following Stores (Active Home Center, H & L Rapid True Value). OGM Integrated Communication will make the purchase on their behalf.
- **Second Prize:** The winner will receive a 30" Gas Stove selected by OGM Integrated Communications and a 30 lb. Gas Cylinder from GasPro. To be collected at the handover ceremony
- **Third Prize:** The winner will receive a grocery basket full of groceries to be collected from OGM Integrated Communication at the handover ceremony.
- **Privacy.** Each Participant and beneficiary of any prize and/or benefit of the Promotion consents to the use of their name, address, telephone number, e-mail address and any other information provided by said Participant and beneficiary to Visa and its affiliates in relation to the Promotion. Visa and its affiliates will use this information to execute the Promotion and distribute any benefits and prizes of the Promotion. Each Participant and beneficiary authorize Visa and its affiliates to send, transmit, and store such information outside the Territory. The use of such information will also be regulated by the following privacy policy: <https://www.visa.com.jm>. Visa and its affiliates will ensure that any cardholder information shared by participating banks for compliance verification purposes is protected in accordance with applicable data protection laws and Visa's global privacy

standards. Cardholder names received from banks will be used solely for background checks to confirm compliance with global sanction lists and will not be disclosed to unauthorized parties. All data exchanges between Visa and participating banks will occur through secure, encrypted channels, and any files containing cardholder information will be password-protected. Visa will retain such information only for the duration necessary to complete compliance verification and will securely delete it thereafter.

- Visa is not responsible for any liability, loss, damage, or injury arising directly or indirectly from acceptance of the prize.
- Each entry gives Visa the right to contact sender regarding future promotions and offers.
- After thirty (30) days from notification, prizes will also be forfeited if not collected and will remain the property of Visa.
- Winners must carry a valid government-issued photo I.D. (Passport, Driver's License and National I.D.) to claim their prize.
- Persons can enter as many times as they wish.
- Visa is not responsible for any liability, loss, damage, or injury arising directly or indirectly from acceptance of the prize.
- If for any reason any prize and / or designated benefit is exhausted or is not available for any reason, Visa reserves the right to substitute any prize with another of equal or greater value if the original prize becomes unavailable for any reason.
- 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.
- When withdrawing any benefit and/or prize, any beneficiary of any Promotion benefit and/or prize will have to declare in writing that he/she has received said prize and /or benefit accordingly and authorizes, in an unlimited manner and without any remuneration, to Visa to make use for advertising purposes of his / her name and image rights, using a form as provided by Visa.
- The prize(s) and/or benefit(s) cannot be transferred, exchanged, or sold. Nor can they be exchanged for cash or other prize(s) and/or benefit(s). The Promotion cannot be combined with any other promotion or offer.
- **Limitation of liability.** By participating in this Promotion, the Participants, on their own behalf and on behalf of their immediate family members (spouse, parents, children and siblings and their respective spouses) and the people who live in the same house as those Participants, as were related or not, accept to hold harmless Visa, Inc. and Visa International Service Association, and its affiliates, and their respective officers, representatives, directors, employees and agents, against any and all obligations and damages of any kind (direct,

indirect or emergent), including, but not limited to, personal injury, death or property damage, resulting from or arising from participation in the Promotion, or the acceptance, possession, use or enjoyment of the distributed prizes (if any), the misuse of any of the prizes, any travel activity (if any) or related to those trips, or any event or combination of events related to the Promotion. Nothing in these Rules shall exclude or limit liability for death or personal injury caused by negligence, fraud, or any liability that cannot be excluded under applicable law. All other liability is limited to the maximum extent permitted by law.

- Employees, contractors and contracted workers of Visa, the participating banks and OGM Integrated Communications Limited and their immediate family members (spouses/children/siblings) living in the same household are not eligible to enter.
- **Jurisdiction and Disputes.** These Rules, their validity, interpretation and treatment, and the rights and obligations emanating from them, are subject to and interpreted in accordance with the laws of the Territory. Any controversy or claim arising out of these Rules or relating to the Rules, or their non-compliance, will be resolved through arbitration administered by the International Center for Dispute Resolution in accordance with its International Arbitration Rules. The number of arbitrators will be one. The arbitration headquarters will be in Miami, Florida, United States. The arbitration language will be English.
- Visa reserves the right to withdraw or change the terms of the promotion at its discretion, with consultation and approval of the BGLC and with notice.

GENERAL INFORMATION

- Entrants must be 18 years or older to enter the promotion.
- The public will be informed about the rules and conditions of the promotion via the Press, Radio, and social media.
- Prizes are non-transferable. Once claimed, winners are entitled to do as they wish with their prizes.
- The winners can shop at any of the following stores:
 - Active Home Center
 - H&L Rapid True Value