

Terms and Conditions (T&Cs) Guiding the FirstBank Verve Card Transact and Win Promo

1. Introduction.

This Promotion is designed to reward First Bank of Nigeria Limited ("FirstBank" or "the Bank") Customers who are verve cardholders with Cash, airtime and gift items when they consummate at least 2 transactions with their Verve card on POS and Web Platforms. The Promotion will run for a duration of 8 weeks commencing from the 2 February 2022 to 30 March 2022 ("Promo Period")

1.1 Legal Agreement

These Terms and Conditions ("Terms") apply to the National Consumer Promotion through FirstBank of Nigeria Limited ("FirstBank" or "the Bank") which is assessed by consummating transactions with a valid FirstBank Verve card.

In these Terms, "the Bank" "we", "us" or "our" refers to FirstBank and its successors, agents and assigns, while "you" or "your" refers to anyone participating in this Promotion. These terms and conditions form a legal agreement between you and FirstBank and can only be amended by the Bank. By participating in the FirstBank Verve National Consumer Promo, you confirm that you have read, understood and agree to be bound by the terms and conditions contained herein, and subsequent amendments thereto as well as all applicable laws and regulations now existing or which may hereafter be enacted, issued or enforced.

Please check these T&Cs and any applicable Specific Promotion Terms before participating in the Promotion.

2. Promotion Dynamics

- a. This Promo runs for a period of 8 weeks starting from the 2 February 2022 to 30 March 2022 and may be removed or discontinued at any time by FirstBank.
- b. This promo is applicable to only FirstBank valid Verve Cardholders
- c. Winners will be selected at random using a randomizer, in the presence of the regulators and a representative of FirstBank.
- d. Cash prizes will only be credited to the FirstBank account linked to winners' Verve card used to conduct the qualifying transactions. Airtime prizes will be credited to the winners' telephone number tied to the Cardholders account with FirstBank. The Car will be presented to the lucky winner at the end of the promo.

3. Campaign Dynamics and Reward.

Participants can win cash, airtime and other gift items in accordance with transactions in the table below:

Category of Winners	Campaign Reward	Reward Type	Reward Criteria Per Week / Month	Number of Winners	Number of Weeks /Month	Total Number of Winners
Category 1	NGN10,000	Airtime	Minimum of 2 transactions weekly	100 per week	8 weeks	800
Category 2	NGN10,000	Cash	Minimum of 2 transactions weekly	100 per week	8 weeks	800
Category 3	NGN20,000	Cash	Minimum of 4 Transactions Weekly	100 per week	8 weeks	800
Category 4	Household Items worth NGN50,000.00	Generator, Table-top refrigerator, Gas Cooker	Minimum of 8 Transactions monthly	50 monthly	2 months	100
Category 5	NGN50,000	Cash	Minimum of 8 Transactions at the end of each month	50 monthly	2 Months	100
Grand Prize	Brand New Saloon Car	Brand New Saloon Car	Minimum of 16 Transactions) during the period of the promo.	1	campaign Period	1
Number of Winners						2,601

4. Eligibility to participate in the Verve National Consumer Promo

Participant must fulfil the following criteria to be eligible to participate:

- a. To be eligible for the Promotion, you must be a FirstBank account holder and with valid FirstBank Verve debit card.
- b. Transactions must be consummated in Nigeria.
- c. Use their Verve card for transactions at least twice across Point Of Sale (POS) Terminal or WEB during the Promo Period.
- d. This campaign is not opened to members of staff of FirstBank Ltd and Verve International and their families.

5. Participation in the Verve National Consumer Promo

- a. Participation in this promotion is voluntary, as such no customer is under any compulsion to carry out any transaction during the promo period.
- b. To participate, kindly follow the instructions set out in the relevant Promo Communications that is circulated via FirstBank Social Media Channels or website (www.firstbanknigeria.com) or in the course of your discussion with our FirstContact Representative.

6. Use of Data.

FirstBank will collect personal data about participants including their name, phone numbers, e-mail addresses and information about participants. By participating in the Promo and providing us with your personal information, you expressly consent to us: (i) processing your personal information/data as may be required by FirstBank for the purpose of the Promo and other promotional activities; and (ii) using any data or information obtained from you, including your personal data and sharing same with other third parties, including our subsidiary companies, parent, affiliates, members of FBN Holdings Plc's group (Related Parties) and any service provider(s) engaged by FirstBank for the purpose of the Promo.

7. Disclaimer and Indemnification.

Each participant in the promotion agree to release, discharge, indemnify and hold harmless FirstBank, and each of its respective directors, officers, employees and shareholders from any and all liability, loss, damage or injuries to any person (including death) or loss of property of any kind sustained in connection with the participant's participation in the promotion or from participant's acceptance, receipt, possession and/or use or misuse of the promo reward, or for any typographical or other error in the printing, offering or announcement of the prize.

FirstBank reserves the right at its sole discretion, to disqualify any Participant who tampers with the entry process, and to cancel, terminate, modify or suspend the Promotion in whole or in part, at any time, without notice and disclaims any liability, claims or losses that may arise therefrom.

8. Exclusion and Limitation of Liability.

Except as otherwise prohibited under the law, in no event will FirstBank, its affiliates, subsidiaries and/or any member of FBN Holdings Plc or their licensors, service providers or their employees, officers or directors be liable to you for damages, loss, liabilities, claims, and proceedings of any kind, under any legal theory, arising out of or in connection with your participation in the Promotion, use or misuse of the Promotion reward, including without limitation any direct, indirect, special, incidental, consequential or

punitive damages, including but not limited to loss of revenue, loss of profits, loss of business or anticipated savings, loss of use, loss of goodwill, loss of data and (including losses arising from FirstBank's negligence), breach of these terms, cancellation, modification or suspension of the Promotion or otherwise, even if such loss foreseeable whether or not FirstBank has been notified of the possibility of loss occurring.

FirstBank excludes liability for any problems, error or technical malfunction of any telephone network or internet data service network, servers, computer equipment, software or failure of any e-mail or any system or application which prevent you from entering into or hampers your ability to participate in the Promotion or receive winners' reward; whether or not same arises on account of technical problems, human error or traffic congestion on the Internet or at any website (including mobile applications), or any combination thereof, including any injury or damage to participant's or any other person's computer relating to or resulting from your participation in the Promotion or the downloading of any materials in the Promotion as well as any activities of hackers.

9. Criminal violations.

Any attempt to deliberately damage any website, mobile app, hack into any participant's phone number or account or that of FirstBank or any other attempts to or undermine the legitimate operation of the Promotion will result in automatic disqualification of that Participant from participating in the Promotion. FirstBank reserves the right to: (a) seek damages from such Participant; and (b) report such Participant to law enforcement agencies for prosecution.

10. Complaints.

In the event you have any complaint regarding the Promotion, the same should be brought to the notice of FirstBank immediately at our 24hour support Centre Firstcontact on 01-4485500 or email firstcontact@firstbanknigeria.com.

11. General Conditions

- a. You shall not assign or transfer any or all your rights or obligations under the Promotion.
- b. No third party shall have a right to enforce the T&Cs against FirstBank.
- c. FirstBank shall not be responsible for reward that is lost, or delayed as a result of any network, computer, or cell phone hardware or software failure of any kind.
- d. Failure by us to enforce a right under the T&Cs does not result in waiver of such right(s).
- e. If any part of the T&Cs is found to be unenforceable as a matter of law, all other parts of the T&Cs shall be unaffected and shall remain in force.
- f. By participating in this Promotion, you acknowledge that our determination and decision on all matters concerning the Promotion will be final, and no correspondence will be entered.
- g. These Terms may be amended by the Bank from time to time and such changes shall be binding on future participants upon publication.
- h. FirstBank reserves the right to cancel, discontinue or stop the Promotion at any time without justification or notice to any Participant.

12. Laws and Jurisdiction

These Terms and your participation in the Promotion will be governed by the laws of the Federal Republic of Nigeria.

For more enquiries, please contact the Bank via email- firstcontact@firstbanknigeria.com.