

## **FIRSTBANK SUMMER CREDIT CARD CAMPAIGN - TERMS AND CONDITIONS**

The terms and conditions below apply to the FirstBank Summer Credit Card Campaign on ATM, POS, and Web (the "Campaign"). The Campaign is designed and offered by First Bank of Nigeria Limited (FirstBank) to reward FirstBank cardholders that request for naira credit cards and consummate transactions using their Naira Credit Cards and Visa Gold Credit cards to make payments via the POS and Web payment platforms and ATM cash withdrawals subject to these terms and conditions.

By participating in the Campaign, 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.

You agree to be bound by these terms and conditions (Terms). You also agree that the Terms are supplementary to, the FirstBank Credit Card terms and conditions and other existing terms governing the banking relationship between you and the Bank and subsequent amendments thereto, including without limitation Our Data Protection Policy Statement (Other Terms). You further confirm that you have read, understood, and agree to be bound by the Other Terms

In these Terms, "the Bank" "we", "us" or "our" refers to First Bank of Nigeria Limited (FirstBank) and its successors, agents and assigns, while "you" or "your" refers to any one participating in the Campaign.

### **1. Participation in the Campaign and Eligibility**

- i. Participation in the Campaign is voluntary and available to FirstBank account holders with Naira Credit Cards and Visa Gold Credit Cards, used through the ATM, POS and Web payment platforms.
- ii. To participate in the Campaign, you must be among any of the three (3) categories:
  - a. Be a Credit card holder with the Naira Credit Card, with an active/inactive card in the last six months
  - b. Be a Credit card holder with the Visa Gold Credit card, with an unactivated card or a card with a monthly average transaction value above \$150 in the last 6 months
  - c. Be a customer who wants a fresh or reissued Naira Credit Card
- iii. **Participants in the campaign can only win once in the campaign period.**

## **2. Campaign Dynamics**

- i. The campaign will run for 3 months starting from 15 August 2022 to 5 November 2022 (the “Campaign Period”).
- ii. To participate, kindly follow the instructions set out in the relevant Campaign communications circulated via FirstBank E-flyer, Email, Push notifications, SMS, or website ([www.firstbanknigeria.com](http://www.firstbanknigeria.com)).

### **Naira Credit Card holders**

- i. Card must be issued and used at least 3 times on ATM, POS (merchants) and Web within campaign period with a minimum cumulative spend of N 50,000 to qualify in the fresh and reissued cards category. First 50 customers will win monthly
- ii. Minimum of N100,000 spend in at least three (3) transactions on ATM, POS (merchants) and Web in a month to win prize of N5,000 cashback credit directly into the card for 50 winners per month in the active customers in the last six (6) months category
- iii. Minimum of N50,000 spend in at least three (3) transactions on ATM, POS (merchants) and Web in a month to win prize of N5,000 cashback for 50 winners per month in the inactive customers in the last six (6) months category.

### **Visa Gold Card holders**

- i. Card must be used at least 3 times on ATM/POS/Web (monthly within the campaign period) with a minimum cumulative spend of \$150. Maximum transaction value for purchase cash back is \$150. First 50 customers will win monthly. This category is for inactive customers in the last six (6) months.
- ii. Card must be used at least 3 times on ATM/POS/Web (monthly within the campaign period) with a minimum combined growth of 50% MoM in transaction value for first 50 customers. No customer will win twice – This category is for Visa Gold customers with average transaction value above \$150 in the last six months
- iii. Card must be activated within campaign month and used at least 3 times on ATM/POS/WEB with a minimum cumulative spend of \$150 to qualify. First 200 customers will win monthly. This category is for all Visa Gold customers with unactivated cards.

## **3. Rewards**

The following rewards will apply to the Campaign:

- i. Customers that request for new Naira Credit cards or reissue their Naira Credit Cards and use same for various transactions on the ATM, POS (merchants), and Web payment channels at least 3 times monthly within the campaign period with a minimum cumulative spend of N50,000 will be entitled to a refund of their card issuance fee (N 1,075). The first 50 transacting customers shall be entitled to this refund, and this shall be credited to the qualifying customers' operating accounts.
- ii. Naira Credit Card Customers that have been active in the last six months will be entitled to N5,000 cashback monthly for first 50 customers that transact at least thrice monthly within campaign period and spend a minimum of N100,000 on ATM, POS (merchants) and Web channels, and this shall be credited to the qualifying customers' operating accounts.
- iii. Naira Credit Card Customers that have been inactive in the last six months will be entitled to N5,000 cashback monthly for first 50 customers that spend a minimum of N50,000 on ATM, POS (merchants) and Web channels in at least three transactions, and this shall be credited to the qualifying customers' operating accounts.
- iv. Inactive Visa Gold customers in the last six months – Customers in this category that use the ATM or make payment for various transactions with their Visa Gold Credit cards on the POS and Web payment channels at least 3 times monthly within the campaign period with a minimum monthly cumulative spend of \$150 and are among the first 50 transacting customers shall be entitled to a cashback of \$15. The cashback shall be credited to the qualifying customers' card accounts.
- v. Customers with an average transaction value above \$150 in the last 6 months. To qualify the customer must transact with their Visa Gold Credit cards at least thrice on the ATM, POS and Web payment channels with a minimum combined growth of 50% Month-on-Month in transaction value. The first 50 customers shall be entitled to \$50 refund monthly. The Cashback shall be credited to the qualifying customers' card accounts.
- vi. Customers whose Visa Gold Credit cards have not been activated. The card holders must activate card within campaign month and transact on ATM/POS/Web at least 3 times monthly within the campaign period with a minimum cumulative spend of \$150 to qualify. The first 200 transacting customers shall be entitled to a refund of their card issuance fee monthly (\$3.23). The Cashback shall be credited

to the qualifying customers' card accounts.

- vii. A customer will only be entitled to win once throughout the campaign period.
- viii. Campaign data will be refreshed monthly to isolate customers eligible for all campaign categories above.

#### **4. Use of Data.**

FirstBank will collect personal data about participants including their names, phone numbers, e- mail addresses and information about participants. By participating in the Campaign 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 Campaign 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 Campaign.

#### **5. Disclaimer and Indemnification.**

Each participant in the Campaign agrees to release, discharge, indemnify and hold harmless FirstBank, the Related Parties, and each of their respective directors, officers, employees, shareholders and agents 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 Campaign or from participant's acceptance, receipt, possession and/or use or misuse of the Campaign 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 individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Campaign in whole or in part, at any time, without notice and disclaims any liability, claims or losses that may arise therefrom.

## **6. 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 agents, employees, agents, 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 Campaign, use or misuse of the Campaign 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 campaign or otherwise, even if such loss is 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 Campaign 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 this Campaign or the downloading of any materials in this Campaign as well as any activities of hackers.

## **7. Criminal violations.**

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

## **8. Law and jurisdiction.**

These Terms, your participation in the Campaign and any dispute or claim arising out of or in connection therewith (including any non-contractual disputes or claims) will be governed by the laws of the Federal Republic of Nigeria. By participating in the Campaign, you agree that Nigerian courts will have exclusive jurisdiction to settle any such disputes or claims.

## **9. Complaints.**

In the event you have any complaint regarding the Campaign, the same should be brought to the notice of FirstBank immediately at our 24-hour support Centre Firstcontact on 01-4485500 or email [firstcontact@firstbanknigeria.com](mailto:firstcontact@firstbanknigeria.com). We will respond to your concerns within 30 days of receiving your notice.

## **10. Other Terms**

- i. You shall not assign or transfer any or all of your rights or obligations under the Campaign.
- ii. No third party shall have a right to enforce these Terms against FirstBank.
- iii. Each winner will be responsible for all the costs and expenses related to the Campaign reward that are not specifically mentioned in these Terms, including, but not limited to, taxes, any other expenses that might reasonably be incurred by the winner in receiving or using the reward. FirstBank shall not be responsible for reward that is lost, or delayed because of any network, computer, or cell phone hardware or software failure of any kind.
- iv. Failure by Us to enforce a right under these Terms does not result in waiver of such right(s).
- v. If any part of these Terms is found to be unenforceable as a matter of law, all other parts of these Terms shall be unaffected and shall remain in force.
- vi. By participating in the Campaign, you acknowledge that FirstBank's determination and decision on all matters concerning the Campaign and applicable rewards will be final.
- vii. These Terms may be amended by the Bank and such changes shall be binding on all participants upon publication.
- viii. By participating in the Campaign, you consent to FirstBank's use and/or publication of your name, photograph, prize information, and biographical information for publicity and promotional purposes without compensation to the extent permitted by law.

For more enquiries, please contact the Bank via email - [firstcontact@firstbanknigeria.com](mailto:firstcontact@firstbanknigeria.com)