

FirstBank Win a Disney Themed Trip to London Campaign: March 24th - May 30, 2025

Mechanics and Campaign Overview:

FirstBank Visa USD Card holders are to spend a minimum of \$2500 (Two Thousand Five Hundred US Dollars) in at least 5 transactions using their FirstBank Visa Dollar Card for online or POS payment to qualify for a **Disney Themed Trip to London** with a companion. While customers who spend \$500 (Five Hundred US Dollars) within a month during the campaign duration will win \$50 (Fifty US Dollars) Amazon Gift Card as consolation prizes.

This promotion will be on a **“first come first served”** basis and available to the first 403 (Four Hundred and Three) FirstBank Visa Dollar Card holders to meet the above requirement. The first 3 (Three) FirstBank Visa Dollar Card holders who spend \$2500 (Two Thousand Five Hundred US Dollars) in at least 5 transactions online or through POS payment throughout the campaign period will win the **Disney Themed Trip to London (with 1 companion each)** while the remaining 400 winners (200 winners monthly) will get \$50 Amazon Gift Card consolation prizes.

Terms and Conditions:

The following terms and conditions apply to your participation in the Visa Disney themed trip to London campaign. By participating in the campaign, you agree to be bound by these terms and conditions;

1. DEFINITION

Campaign Period - March 24th - May 30th, 2025

Eligible Customer - FirstBank USD cardholder (Visa Gold, Visa Prepaid, Visa Multicurrency)

Online and POS Transaction - transaction payment channel

Visa - A card scheme in partnership with FirstBank partner, who is fully funding the campaign

Qualify transaction - transactions processed on web and POS during the campaign period using the bank USD cards

Amazon Gift Card - A Gift card that winners can use for purchase on Amazon site

2. ELIGIBILITY

The Campaign is opened to new and existing customers of FirstBank USD cardholder (Visa Gold, Visa Prepaid, Visa Multicurrency).

3. DISCLAIMER AND INDEMNIFICATION

- a. This Campaign is operated by FirstBank in partnership with Visa. This Campaign is sponsored by Visa for the benefit of all FirstBank Visa Dollar Card Holders. Each participant in the Campaign and each winner 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 their participation in the Campaign or from their acceptance, receipt, possession and/or use or misuse of the Campaign prize package, or for any typographical or other error in the printing, offering or announcement of the prize.
- b. FirstBank reserves the right at its sole discretion, to disqualify any individual who tampers with the Campaign 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.
- c. Each winner will indemnify, defend and hold harmless FirstBank and its affiliates, subsidiaries, members of FBN Holding Plc's group and their respective employees, attorneys, agents, service providers, successors and assigns from any and all loss, cost or expense including reasonable attorneys' fees and costs of suit or settlement thereof, arising from any claim, action, government procedure, or suit directly arising out of any breach of these terms and conditions, any applicable laws as well as any breach of the travel and/or accommodation terms and conditions.
- d. FirstBank and Visa reserves the right to change the rewards or adjust it, should it deem it necessary without prior information or any consent from Participants.

4. Duration: Promo starts March 24th, 2025, to May 30th, 2025

The Disney themed trip to London promo is only available to online and POS transactions made by eligible FirstBank Visa Dollars Card Holders within March 24th 2025, to May 30th 2025 (the "duration") any transaction made outside this period will not be eligible. The rewards are only available for a minimum of three transactions with a value of not less than \$500 (Five Hundred Dollars) made with eligible FirstBank Visa USD cards (the "Qualifying Transaction") within March 24th 2025, to May 30th, 2025 (the "Duration").. Transactions made within the Duration do not qualify for a reward if they do not fall amongst these qualifying transactions:

- The first three customers spend a minimum of \$2500 (Two Thousand Five Hundred US Dollars) in at least 5 transactions online or POS payment transaction throughout the campaign duration using their FirstBank Visa Dollar Cards qualify for a **Disney Themed Trip to London** with a companion each.
- The first 400 customers (200 each in April and May respectively) who spend \$500 monthly during the campaign durations win \$50 Amazon Gift Card as consolation Prizes.

4. **The Prize**

- a. **Disney Themed Trip to London** for 3 winners and their 1 companion each to be selected from the first 3 qualifying FirstBank Visa USD cards by the end of the campaign consist of shall be entitled to:

- I. Flight tickets (roundtrip) for the **Disney Themed** experience will take place in July 2025. Flight tickets are from Lagos to London (round trip). Winners based outside of Lagos will be responsible for their trip to Lagos and departure from Lagos.
- II. Excluding Visa application processing fees, travel insurance and all immigration related services/fees
- III. Winners will be responsible for their Visa application to London
- IV. Hotel accommodation (included)
- V. Standard meals (included)
- VI. On-ground transportation (included)
- VII. Activity/Tour (included)

b. \$50 Amazon Gift Cards consolation prizes for the next 400 winners (200 monthly) capped at \$50 Amazon Gift Cards. This is only applicable to those who spend \$500 monthly during the campaign period.

c. Besides the aspects of the Prize expressly set out in these Terms and conditions, the first 3 winners will have to bear all other expenses including but not limited to the following:

- I. Personal spending and additional hotel expenses
- II. Hotel incidentals and other expenses. e.g., laundry, mini-bar, room service, etc.

5. WINNER SELECTION AND NOTIFICATION

- a. FirstBank will select and notify the First 200 Customers to spend \$500 monthly throughout the campaign period on their FirstBank USD cardholder (Visa Gold, Visa Prepaid, Visa Multicurrency).
- b. The top 3 customers with the Highest transaction on their FirstBank USD cardholders (Visa Gold, Visa Prepaid, Visa Multicurrency) with a minimum cumulative spend of \$2,500 in at least 5 transactions throughout the campaign period.

6. RESTRICTIONS

Winners cannot substitute, assign or transfer the prize to any other person(s). Each winner will be: (i) responsible for all the costs and expenses related to the prize that are not specifically mentioned in the Campaign Prize Package, including, but not limited to, taxes, any other expenses that might reasonably be incurred by the winner in receiving or using the prize. FirstBank and Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transactions either by collections only files or non-accessibility. The Prize is non-transferable and not exchangeable for cash

7. USE OF DATA

By participating in the Campaign and providing us with your personal information, you expressly consent to us: (a) processing your personal information/data and pictures as may be required by the Bank for the purpose of the Campaign and other promotional activities; and (b) using any data or information obtained from you, including your personal data and sharing same with other third parties, including Visa, our subsidiary companies, parent, affiliates, members of FBN Holdings Plc's group and any service provider(s) engaged by FirstBank for the Campaign.

8. DISCLAIMER AND INDEMNIFICATION.

- a. Each participant in the Campaign and each winner 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 their participation in the Campaign or from their acceptance, receipt, possession and/or use or misuse of the Campaign prize package, or for any typographical or other error in the printing, offering or announcement of the prize.

- b. FirstBank reserves the right at its sole discretion, to disqualify any individual who tampers with the Campaign 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.
- c. Each winner will indemnify, defend and hold harmless FirstBank and its affiliates, subsidiaries, members of FBN Holding Plc's group and their respective employees, attorneys, agents, service providers, successors and assigns from any and all loss, cost or expense including reasonable attorneys' fees and costs of suit or settlement thereof, arising from any claim, action, government procedure, or suit directly arising out of any breach of these terms and conditions, any applicable laws as well as any breach of the travel and/or accommodation terms and conditions.
- d. Visa reserves the right to change the rewards or adjust the reward should it deem it necessary without prior information or any consent from Participants.

9. **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 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 Prize Package, 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 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 (Including the Instagram application or website) which prevent you from entering into or hampers your ability to

participate in the Campaign or receive winners' prize package; 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.

10. CRIMINAL VIOLATIONS.

Any attempt to deliberately damage any website, mobile app, hack into any Participant's Instagram page or that FirstBank or any other which attempts to or undermine the legitimate operation of the Campaign will result in automatic disqualification of that person from participation 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.

11. LAW AND JURISDICTION.

These Terms and Conditions, 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.

12. COMPLAINTS.

In the event you have any complaint regarding the Campaign or concerning your use of the prize package, the same should be brought to the notice of FirstBank immediately at our 24 hour support Centre Firstcontact on 01-4485500 or email firstcontact@firstbankgroup.com.