

FirstBank Visa Infinite Summer Promo: 6 August – 20 October 2025.

Mechanics and Campaign Overview:

Customers of FirstBank Private Banking & Wealth Management of the FirstBank of Nigeria Limited (“FirstBank”), who are Visa Infinite Card holders, are invited to participate in the exclusive **Visa Infinite Summer Promo**. Clients with a minimum cumulative spend of **\$30,000 (Thirty Thousand US Dollars)** within the 3-month campaign period will qualify for a chance to win one of three exceptional luxury experiences.

1. **2 Winners:** All-expenses-paid **Exclusive Abu Dhabi Race Experience** packages for each winner
2. **1 Winner: Premium UK Football Experience** VIP Hospitality experience for the winner and a companion

Winners will enjoy world-class travel, accommodation, entertainment, and exclusive access tailored to high-net-worth lifestyles.

This promotion is available only to **eligible** FirstBank Private Banking & Wealth Management (PB&WM) Division clients whom are Visa Infinite card holder(s), the winners would be selected through a one-time raffle draw.

Terms and Conditions:

The following terms and conditions apply to your participation in The Visa Infinite Summer Promo campaign. By participating in the campaign, you agree to be bound by these terms and conditions.

1. Definition

- a. **Campaign:** The Visa Infinite Summer Promo campaign
- b. **Campaign Period:** 6 August – 20 October 2025
- c. **Card Type:** FirstBank Visa Infinite Cards only
- d. **Eligible Customer:** Newly enrolled and Existing FirstBank Private Banking & Wealth Management individual clients with Visa Infinite Cards.
- e. **Qualifying Transaction:** A minimum cumulative spend of \$30,000 across online or POS transactions within the Campaign Period

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

2. Eligibility

- a. Eligibility for this promotion is strictly limited to individual cardholders of the FirstBank Private Banking & Wealth Management Division holding Visa Infinite Cards. Corporate clients are not eligible to participate. The FirstBank Visa Infinite Card Terms and Conditions shall apply mutatis mutandis to these Campaign terms and conditions and shall be deemed incorporated herein by reference. FirstBank reserves the right, in its sole discretion, to determine a cardholder's eligibility for the Campaign, and to disqualify any participant whose conduct or account status is inconsistent with the purpose of the Campaign or in breach of the FirstBank Visa Infinite Card Terms and Conditions.

3. Duration

- a. The Visa Infinite Summer Promo is only available to online and POS transactions made by eligible FirstBank Private Banking and Wealth Management Division Visa Infinite Account Holders within the Campaign Period as any transaction made outside this period will not be eligible.
- b. The rewards are only available to individual clients with a minimum cumulative spend of a value not less than \$30,000 (Thirty Thousand United States Dollars) made with FirstBank Visa Infinite cards within the Campaign Period. Transactions made outside the Campaign Period shall not qualify for a reward if they do not fall under the Qualifying Transaction.

4. The Prizes

- a. **Exclusive Abu Dhabi Race Experience (2 Winners)**

Includes:

- Business Class Flight tickets (roundtrip) for the Exclusive Abu Dhabi Race Experience, taking place in December 2025. The flights will be from Lagos to Abu Dhabi (round trip). Winners residing outside Lagos will be responsible for their transportation to and from Lagos.
- Visa application processing fees, travel insurance, and all immigration-related services/fees are **excluded** from the package.
- Winners will be responsible for applying for and securing their Visa to Abu Dhabi.
- Hotel accommodation for 4 nights in Abu Dhabi for the winner.

- Standard meals throughout the duration of the trip (included).
- On-ground transportation in Abu Dhabi, including airport transfers and event-related movements (included).
- Scheduled activities and city tours, including access to Formula 1 experiences (included).

b. Premium UK Football Experience (1 Winner + Companion) 1 Client (Winner) + 1 Companion to win an exclusive Premier League experience, including:

- Business Class flight tickets (roundtrip) from Lagos to the United Kingdom. Winners outside Lagos are responsible for their transportation to/from Lagos.
- Visa application fees, travel insurance, and immigration-related services/fees are excluded.
- Winners must apply for and secure their visas to the UK.
- Hotel accommodation for 4 nights in the UK (including both winner and companion).
- Standard meals during the trip (included).
- On-ground transportation including airport transfers and event movement (included).
- Hospitality access to a live European Premier League football match and associated premium experiences (included).

5. Winner Selection & Notification

All Participants who satisfy the qualifying criteria set out in these Terms and Conditions will be automatically entered into the Campaign draw.

- The first FirstBank Private Banking & Wealth Management Visa Infinite card holder to spend \$30,000 or more by 25 August 2025 will be selected as winner for the **Premium UK Football Experience**.
 - However, should no customer meet this threshold, the customer with the **highest cumulative spend at over \$10,000** as of 25 August 2025 will be identified as the winner.
- Every FirstBank Private Banking & Wealth Management Visa Infinite card holder with a cumulative spend of \$30,000 (Thirty Thousand US Dollars) or more within the 3-months campaign period will qualify for the **Exclusive Abu Dhabi Race Experience** and a chance to be amongst the two winners of the Formula 1 Abu Dhabi Experience, taking place in December 2025.

- c. The Bank shall conduct the draw using an internal selection process designed to ensure fairness, transparency, and compliance with applicable laws and internal governance standards. The selection shall be final and binding, and no correspondence will be entertained.
- d. Winners will be formally contacted by the Bank on or before 2 weeks, following the conclusion of the promo, using the contact details associated with their cardholder account. It is the responsibility of Participants to ensure that their contact details are up to date.
- e. By participating in the Campaign, Participants acknowledge and consent to the Bank's use of their transactional data for the purposes of determining eligibility and selecting winners, in accordance with the Data Protection and Participant Consent clause above.

6. Restrictions

- a. Winners cannot substitute, assign or transfer the prize to any other person(s). Each winner will be 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 take 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

- a. By participating in the Campaign, you are deemed to have consented to the processing of your personal information/data and pictures as may be required by the Bank for the purpose of the Campaign and other promotional activities. This may include sharing such data with 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. These third parties process data on behalf of FirstBank under binding agreements with appropriate security safeguards. If you do not wish to participate in the Campaign, you may opt out at any time by sending a mail to Privatebankinggroup@firstbankgroup.com.

8. 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 Private Banking and Wealth Management Visa Infinite Card holders. Each participant in the Campaign and each winner agrees to release, discharge, indemnify and hold harmless FirstBank and its 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 FirstBank 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. If this happens, participants shall lose and abandon any rights they may have against the FirstBank, our affiliates and/or associated companies to the extent permitted by law.
- c. To the fullest extent permitted by law, FirstBank and its officers, employees, affiliates, agents, and assigns shall not be liable for any direct, indirect, incidental, special, or consequential loss, damage, cost, or expense arising out of or in connection with:
 - i. participation or inability to participate in this Campaign, or any act or omission by the Bank in relation to the selection, notification, or disbursement of Campaign rewards or any malfunction, failure, delay, or interruption in any communication network, system, equipment, website, server, or service provider involved in the Campaign;
 - ii. any suspension, amendment, or termination of the Campaign for any reason whatsoever, including force majeure, regulatory directive, fraud detection, or operational exigency.
- b. The Bank makes no representation or warranty of any kind, express or implied, with respect to the Campaign or any associated reward, including but not limited to any warranty of merchantability, fitness for a particular purpose, or non-infringement. All rewards are provided on an “as is” basis and subject to availability.

- c. 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:
 - i. any breach by the Participant of these Terms and Conditions or the Cardholder Terms;
 - ii. any misrepresentation or fraudulent conduct by the Participant in connection with the Campaign;
 - iii. any unauthorized access to or use of the Participant's card or account data for Campaign participation;
 - iv. any claim by a third party arising out of or relating to the Participant's conduct during the Campaign.
- d. 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.
- e. 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.

- a. 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.

- b. 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.

- a. 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.

FAQs

- **What qualifies me for the reward?**

Answer: A minimum cumulative spend of \$30,000 (Thirty Thousand Dollars) transactions using your FirstBank Private Banking and Wealth Management Visa Infinite Card.

The promo is opened to new and existing FirstBank Private Banking and Wealth Management Visa Infinite card holders.

- **How many winners will there be?**

Answer: Three winners

- **When does the promo end?**

Answer: 20 October 2025.

- **Does ATM withdrawals count?**

Answer: No. Only online and POS transactions are valid.

- **Are international transactions included?**

Answer: Yes, if they are made via eligible channels with the FirstBank Private Banking and Wealth Management Visa Infinite Card.

- **Will I be assisted with my visa or flight?**

Answer: Winners will receive a visa introduction letter and flight tickets but are responsible for securing their visa.

- **When will I be notified if I win?**

Answer: All winners will be contacted on or before two weeks after the promo ends.

- **What happens if I don't get my visa?**

Answer: If a winner cannot obtain a visa, the prize will be forfeited.