

TERMS AND CONDITION

1. Terms.

The following terms and conditions apply to your participation in the Verve Flash promo ("Campaign"). By participating in the Campaign, you agree to be bound by these terms and conditions.

2. Definitions.

"Campaign Period" means October 6th, 2025, to January 30th, 2026.

"Eligible Card" means a FirstBank issued Verve Debit Card as replacement

"FirstBank" means First Bank of Nigeria Limited

"Participant" means FirstBank customers who are issued a Verve Debit Card within the Campaign Period.

"User(s)", "You" or "Your" means the holder of an Eligible Card

"Verve" means Verve Card Services Limited

3. Eligibility.

The Campaign is open only to all account holders who:

- maintain and operate personal bank account(s) with FirstBank.
- Who requests a verve card as a replacement card

4. Reward.

The following reward will apply to User(s) subject to these Terms & Conditions

- The first 131 customers issued a Verve Debit Card daily as replacement during the Campaign Period will receive a refund of the ₦1,075 card issuance fee VAT Inclusive.
- Refunds will be processed into the qualifying customer's FirstBank account after card issuance.
- Customers are eligible for only one refund per day.
- A Total of 10,500 card issuance refunds will be made available to customers throughout the promo period.

5. Winner Selection and Notification.

- Eligibility is determined strictly by the order of successful Verve Debit Card issuances as replacement cards each day.

- The Bank's records will serve as the sole determinant of the first 131 daily issuances.
- Refunds will be applied automatically. No additional winner notification will be required.

6. Disclaimer and Indemnification.

This campaign is 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. Each participant acknowledges that this campaign and the reward is a verve initiative for the benefit of the Bank's Verve Cardholders. The Bank hereby disclaims any liability for the acts or omissions of Verve or any other third party service provide during this campaign.

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.

Each winner will indemnify, defend and hold harmless FirstBank and its affiliates, subsidiaries, members of First Holdco 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.

FirstBank reserves the right to change the rewards or adjust the discounts, should it deem it necessary without prior information or any consent from Participants.

7. 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 First Holdco 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.

8. 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 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.

9. 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.

10. 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@FirstBanknigeria.com.