

JMMB Money Transfer Win with Love Promotion Terms & Conditions

1. Entry Requirements:

Participants can enter by using their JMMBMT Prepaid Visa cards to pay toll fees, receive remittances or use their card at any other merchants.

Participants can have any number of transactions valued at any amount through JMMBMT.

2. Grand Prizes

One \$750, 000.00 cash prize will be given to one lucky customer, one \$250,000.00 cash prize will be given to one lucky customer, two \$500,000.00 cash prizes will be given to two lucky customers respectively and one University cash grant valued at \$100,000.00 will be given to one lucky customer. The winners will be selected on July 4, 2025.

3. Christmas Prizes

One Courts voucher valued at \$250,000.00 will be given to one lucky customer and five Brooklyn Supermarket vouchers each valued at \$20,000.00 will be given to five lucky customers. The winners will be selected on January 6, 2025.

The transactions processed during this period will also qualify for the grand prize.

4. Mother's Day Prize

Three Fontana gift certificates each valued at \$15,000.00 will be given to three lucky customers. The winners will be selected on June 6, 2025.

The transactions processed during this period will also qualify for the grand prize.

Additional Incentives

- For those persons sending/receiving remittances using their JMMBMT Prepaid Visa Card, they will earn 2 points towards one of the grand prizes.
- JMMBMT Prepaid Card holders who use their cards to pay for the toll will be able to earn 20% cashback on every point earned which will be deposited to the JMMBMT Prepaid Visa Card. Customers will earn 1 point for every \$100 spent.
- JMMBMT Prepaid Card holders who use their cards at all other merchants will be able to earn 10% cashback on every point earned which will be deposited to the JMMBMT Prepaid Visa Card. Customers will earn 1 point for every \$100 spent.

General Rules:

- The promotion is open to JMMB Money Transfer customers 18 years or older island wide.
- JMMB reserves the right to use winner s names, voices, likeness, and photographs for publicity purposes without further compensation.
- JMMB is not responsible for any liability, loss, or injury directly or indirectly suffered resulting from the acceptance of a prize.
- Employees of any entity within JMMB Group Jamaica and their immediate family members (spouse, mother, father, sister, brother, son, daughter, cousin, aunt, uncle, grandparents) are not eligible to participate.
- Prizes are not transferable. There can be no assignment or substitution of any prize by the winner.
- If for any reason any prize and/or designated benefit is exhausted or is not available for any reason, JMMB reserves the right to substitute said prize and/or benefit for another, with prior approval from the Betting, Gaming & Lotteries Commission, unless the applicable law does not allow it.
- Each participant who receives any prize and/or benefit is solely responsible for paying any tax on the value of said prize and/or benefit.
- JMMB reserves the right to withdraw or change the terms of the offer at its discretion with the prior approval of the Betting Gaming & Lotteries Commission.

Method of Winner Selection:

Grand Prizes

- A JMMB Customer Database will be created containing the names of qualified clients during the period October 1, 2024 to June 30, 2025. The winners will be randomly selected from this database. From the list, names of winners will be selected for one of the grand prizes.
- On July 4, 2025 at 2:00 PM, at the JMMB Head Office (located at 6 Haughton Terrace, Kingston), the JMMB Customer Database will be used to pull all qualifying JMMB Money Transfer customer names from the list of persons that are eligible to win. This data will be imported into the excel spreadsheet created by JMMB specifically for the promotion and the 'Sample' Function used to randomize the names. From this newly generated list, names of the various prize winners will be selected.
- The first entry drawn will be considered the winner of the \$100,000.00 University cash grant. Five (5) backup winners will be selected and in the event that the winner is not eligible, one other eligible JMMB Money Transfer customer will be chosen from the five (5) backup draws in the order drawn until a qualified customer is selected as the winner.
 - I. The second entry drawn will be considered the winner of the \$250,000.00 cash prize Five (5) backup winners will be selected and in the event that the winner is not eligible, another eligible JMMB Money Transfer customer will be chosen from the five (5) backup draws in the order drawn until a qualified customer is selected as the winner.
 - II. The third and fourth entries drawn will be considered the winners of the two \$500,000.00 cash prizes Ten (10) backup winners will be selected and in the event that the winners are not eligible, two other eligible JMMB Money Transfer customers will be chosen from the ten (10) backup draws in the order drawn until two qualified customers are selected as the winners.
 - III. The fifth entry drawn will be considered the winner of the \$750,000.00 cash prize Five (5) backup winners will be selected and in the event that the winner is not eligible, another eligible JMMB Money Transfer customer will be chosen from the five (5) backup draws in the order drawn until a qualified customer is selected as the winner.

Christmas Prize

- A JMMB Customer Database will be created containing the names of qualified clients during the period November 1- December 31, 2024. The winners will be randomly selected from this database. From this list, names of winners will be selected for the General Incentives Campaign.
- On January 6, 2025 at 2:00 PM, at the JMMB Head Office (located at 6 Haughton Terrace, Kingston), the JMMB Customer Database will be used to pull all qualifying JMMB Money Transfer customer names from the list of persons that are eligible to win. This data will be imported into the excel spreadsheet created by JMMB specifically for the promotion and the 'Sample' Function used to randomize the names. From this newly generated list, names of Christmas prize winners will be selected.
- The first five entries drawn will be considered the winners of the Brooklyn Supermarket vouchers each valued at \$20,000.00. Twenty five (25) backup winners will be selected for the Brooklyn Supermarket prizes and in the event that the winners are not eligible, other eligible JMMB Money Transfer customers will be chosen from the twenty five (25) backup draws in the order drawn until qualified customers are selected as the winners.
- The sixth entry drawn will be considered the winner of the Courts voucher valued at \$250,000.00. Five(5) backup winners will be selected and in the event that the winners are not eligible, other eligible JMMB Money Transfer customers will be chosen from the five (5) backup draws in the order drawn until qualified customers

Mother's Day Prize

- A JMMB Customer Database will be created containing the names of qualified clients during the period April 21- May 30, 2025. The winners will be randomly selected from this database. From this list, names of winners will be selected for the Mother's Day prizes.
 - On June 6, 2025 at 2:00 PM, at the JMMB Head Office (located at 6 Haughton
- Terrace, Kingston), the JMMB Customer Database will be used to pull all qualifying JMMB Money Transfer customer names from the list of persons that are eligible to win. This data will be imported into the excel spreadsheet created by JMMB specifically for the promotion and the 'Sample' Function used to randomize the names. From this newly generated list, names of grand prize winners will be selected.
- The first three entries drawn will be considered the winners of the three Fontana gift certificates each valued at \$15, 000.00. Fifteen (15) backup winners will be selected and in the event that the winners are not eligible, other eligible JMMB Money Transfer customers will be chosen from the fifteen (15) backup draws in the order drawn until qualified customers are selected as the winners.

DRAW DATE

Grand Prize Draw	Qualifying Period	(Calling of Winner		Collecting of Prizes
July 4, 2025	October 1, 2024 - June 30, 2025		Mon - Fri	Ì	Mon - Fri
Christmas Draw				-	
January 6, 2025	November 1, - December 31, 2024	1	Mon - Fri		Mon - Fri
Mother's Day Draw					
June 6, 2025	April 21- May 30, 2025		Mon - Fri		Mon - Fri

Method of Notification:

- The selected winners will be contacted via telephone within five (5) business days of the draw. If we are unable to contact the winner after three (3) attempts in one day, the first backup winner will be selected and called in the same manner as stated above and repeated until a winner is contacted from the five (5) backup draws. A call is deemed to fail if all attempts are unsuccessful. Calls are unsuccessful if the phone rings without an answer, busy signals, drop calls or goes to voicemail on the day that the calls are made. No voice messages will be left.
- Once contacted via telephone, the winners will receive an email from JMMBMT validating the announcements.
- The selected winners will be instructed to claim their prizes at the JMMB Head Office, 6 Haughton Terrace, Kingston, Monday- Friday from 9:00am- 5:00pm by/before January 10, 2025 for the Christmas prizes, June 13, 2025 for the Mother's Day Prize and July 11, 2025 for the grand prizes. The winners will be required to present valid government issued IDs (Passports, Drivers Licenses, Voters IDs). Pictures and other recordings for media placement will be captured during the prize handover.
- If the winners are unable to collect the prizes in person, a representative may collect
 the prize on the winners' behalf. Representatives must present their valid
 government issued photo IDs (National IDs, Driver's Licenses or Passports),
 notarized copies of the winners' valid government issued photo IDs (National IDs,
 Driver's Licenses or Passports) along with authorization letters from the winners.
- If the selected winners do not show up at the location to redeem their prizes by/before January 10, 2025 for the Christmas prizes, June 13, 2025 for the Mother's