

Scotiabank 2010 FIFA World Cup Promotion

Official Rules & Regulations

OFFICIAL RULES

1. Only customers with a valid Scotiabank Visa credit card are eligible to enter. Cardholders may enter as many times as they wish, as long as they make a minimum purchase of JMD \$2,500 each time.
2. Transactions made with unauthorized, lost, stolen, fraudulent or delinquent Scotiabank credit cards shall be void and such purchases shall not be considered in the promotion.
3. Eligible transactions are retail purchases, credit card cheque usage or a balance transfer made using a Scotiabank Visa credit card. Purchases made with a corporate or business credit card are not eligible.
4. Cash advances from an ATM or teller; service charges, annual membership fees, interest charges and account credit/adjustment transactions are not eligible for entry.
5. All transactions must be processed by Scotiabank to qualify and must be posted to the credit card account between January 18, 2010 and March 31, 2010 (the "promotional period").
6. The loss of a customer's credit card after he or she has submitted an entry into the Promotion does not void the entry, unless the customer did not report the card as being lost or stolen.
7. The prizes are not transferable and are subject to change at the sole discretion of Scotiabank, but with prior consultation and approval from the Betting, Gaming & Lotteries Commission (BGLC). The prize must be accepted as awarded. No substitutions are available nor will there be any substitutions for any cash value. Scotiabank will not be responsible for changes to the prize, which results from circumstances outside of the control of the Bank or as a result of the unavailability of the prize. Scotiabank will issue no representation or warranty in respect of the prize. The supplier of the prize shall be directly responsible for any warranty applicable to the prize.

ELIGIBILITY

This promotion is open to legal residents of Jamaica, 18 years of age or older, who have a Scotiabank Visa credit card, with the exception of employees of The Bank of Nova Scotia Jamaica Limited (hereinafter referred to as "Scotiabank"), Scotia Jamaica Building Society, Scotia Jamaica Life Insurance Company Limited, Scotia DBG Investments Limited and its subsidiaries and The Bank of Nova Scotia, their immediate family members (spouses, parents, children, siblings and their respective spouses) and/or those living in the same household of any of these employees. Employees of Scotiabank's advertising and promotional agencies, as well as their immediate family members, relatives and/or those living in the same households are also not eligible to enter. The promotion will run during the promotional period.

HOW TO ENTER

For new Scotiabank Visa credit card customers: You will receive ten (10) chances automatically for the first purchase made using your new card, provided your account is a new Scotiabank Visa account opened during the promotional period and your first purchase is posted to your account on or before March 31, 2010. You will receive one (1) chance for each subsequent purchase over JMD\$ 2,500 made using your Scotiabank Visa credit card during the promotional period.

For existing Scotiabank Visa credit card customers: You will receive one (1) chance automatically for every purchase over JMD\$ 2,500 posted to your account during the promotional period. For all Scotiabank Visa credit card accounts: You will receive two (2) chances automatically for every credit card cheque and balance transfer made on your account during the promotional period.

PRIZE

Grand Prize: - A round trip for two (2) to FIFA World Cup group stage in Johannesburg, South Africa++

The grand prize will be a trip to South Africa to see the 2010 FIFA World Cup group stage. Each package consists of:

- 6 nights accommodations (5 star hotel) in Johannesburg in Sandton area from June 20-26
- Airfare to/from Johannesburg-home country
- Airport meet and greet, round trip airport transfers in and out of JNB
- Category 2 tickets to three matches - TBD
- Transportation to and from match
- 5 day access to hospitality centre
- Daily full breakfast at hotel
- Full day tour to Rhino & Lion Nature Reserve (transportation and lunch)
- Commemorative gifts and welcome package
- Spending money of US\$500 (received as a credit to their Scotiabank Visa credit card account)

Package values approximately US\$30,000

The draw will be done through an automated, random selection from all eligible entries received for the stated promotional period.

There will be one draw, conducted on the date below:

Grand Prize: April 15, 2010.

Prizes are courtesy of Scotiabank and Visa International, Inc.

CONSUMER DISCLOSURE / NOTIFICATION OF WINNERS

1. The winner will be notified by telephone within seven (7) days from the date of the draw. To be confirmed as the winner, the cardholder will be required to provide proof of his or her age, proof of ownership of the Scotiabank credit card account that was used to win the prize and then correctly complete a "Test of Skill". The applicable "Test of Skill" is stated below:

"Scotiabank 20_0 F_FA World C_p Promotion"

The winner will also be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion of the Test of Skill and signing of the Affidavit must be done within seven (7) days of the official notification from the Bank, in order to confirm the winner.

2. If the winner cannot be contacted by telephone after 5 attempts within five (5) days at a number on Scotiabank's records, the Bank has the option to draw another name, with the consent of the BGLC. If the winner is unable to obtain the required travel documents to take up the trip, the Bank has the option to draw another name as the winner, with the consent of the BGLC.
3. The winner's name will be published in the media. The winner must agree to the use of his or her name and photographs without compensation in any forthcoming publicity by Scotiabank. The winner will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.
4. Scotiabank will forfeit prizes that are not collected within one (1) month after the winner has been duly notified, without any subsequent compensation to them.

5. The use of a Scotiabank Visa credit card account to make a purchase constitutes consent to participate in this Promotion and consent for the Bank to obtain your name, address and other information for the lawful purpose of administering this Promotion and for other uses as permitted by applicable law. If the winner declines to fulfill these conditions for collecting the prize, then it will be voided and another winner drawn from the pool of eligible entries. Scotiabank reserves the right, in its sole discretion, to void any and all entries of an entrant who Scotiabank believes has attempted to tamper with or impair the administration, security, fairness or proper play of this contest.
6. To be confirmed as the winner, the cardholder and travel companion must also have valid passports at the time of the draw, and be accepted for a Visa to enter South Africa and any country through which they may have to make a connecting flight. Scotiabank assumes no responsibility for securing these visas and the costs of these visas will be paid by the winner.

Authorized by Order under the *Betting, Gaming and Lotteries Act*