

**HOLIDAY HAPPINESS CAMPAIGN 2018 (SCOTIA PLAN LOANS)**  
**CONSOLIDATED TERMS AND CONDITIONS FOR PARTICIPATING COUNTRIES:**  
**THE BAHAMAS, CAYMAN ISLANDS, GUYANA, JAMAICA, TRINIDAD AND TOBAGO**

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**THE BAHAMAS**

The following definitions apply to these Terms and Conditions:

“**Eligible**” refers to any individual qualified to participate in this contest.

“**Individual**” means a person who has entered the contest during the Promotional Period.

“**Promotional Period**” means from October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019 inclusive.

“**Promotion**” refers to this Scotia Plan Loan Promotion and not any of The Bank’s other promotions or programs.

“**Account**” refers to Scotia Plan Loans, Mortgages, credit cards and Scotia Line

“**The Bank**” means Scotiabank Bahamas

**Prize:** refers to the Grand Prize or the consolation prizes

**Name of the Promotion:** “Scotia Plan Loan Holiday Campaign”

**Promotion Period:** Promotion Period: The Promotion will start October 22<sup>nd</sup>, 2018 and end at midnight on January 11<sup>th</sup>, 2019.

**Mechanics/Rules of the Promotion:**

This promotion is open to legal residents of The Bahamas who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as “the Bank”) and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of the Advertising Agency are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

Promotion:

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019) qualify to participate in the draw to win one of the prizes.
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019) qualify to participate in the draw to win one of the Prizes

Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, upon consideration of Bank policy and local legal requirements, the Bank’s decision will be final.

**Method of selection of Winner/s:**

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry coupon (the winner will be randomly selected from a data base).

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by January 11<sup>th</sup>, 2019. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

**Date/s of selection:**

The Bank has a period of up to 120 days after the Promotion ends to reward the prizes.

**Campaign Prize:**

- **Draw for 1 Grand Prize at the end of promo period** (dollar value up to BS \$15,000)

**\*Once customer is eligible**

**Claiming Period:**

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Winners will be announced publicly in the media and the draw will be held within the week of April 22<sup>nd</sup> to April 26<sup>th</sup>, 2019.

The winner will receive official notification by telephone within seven (7) days from the date of the draw. To be confirmed as a winner, the customer will be required to provide government issued picture identification in person.

The winner will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion 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.

If the winner cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' name will be published in the media. The winner must agree to the use of his or her names 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.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

\* Trademark of The Bank of Nova Scotia, used under license.

### **Governing Law**

**These terms and conditions are governed by the Laws of The Bahamas.**

### **CAYMAN ISLANDS**

The following definitions apply to these Terms and Conditions:

“**Eligible**” refers to any individual qualified to participate in this contest.

“**Individual**” means a person who has entered the contest during the Promotional Period.

“**Promotional Period**” means from October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019 inclusive.

“**Promotion**” refers to this Scotia Plan Loan Promotion and not any of The Bank's other promotions or programs.

“**Account**” refers to Scotia Plan Loans, Mortgages, credit cards and Scotia Line

“**The Bank**” means Scotiabank Cayman

**Prizes:** refer to the Grand Prize or the Consolation prizes

**Name of the Promotion:** “Scotia Plan Loan Holiday Campaign”

**Promotion Period:** The Promotion will start October 22<sup>nd</sup>, 2018 and end at midnight on January 11<sup>th</sup>, 2019.

### **Mechanics/Rules of the Promotion:**

This promotion is open to legal residents of Cayman who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as “the Bank”) and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of the Advertising Agency are not eligible to participate in this promotion.

Scotiabank has the right to exclude any individual from this campaign in its absolute discretion without any obligation to provide notice or reason.

### **Promotion:**

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019) qualify to participate in the draw to win one of the Prizes

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Scotiabank retains the right to vary the terms and conditions at any time, without giving notice of or a reason for same. In the event of a dispute arising from this Promotion, upon consideration of Bank policy and local legal requirements, the Bank's decision will be final.

**Method of selection of Winner/s:**

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry coupon (The winner will randomly selected from a database)

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by January 11<sup>th</sup> 2019. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank. The prizes must be accepted as awarded.

**Date/s of selection:**

The Bank has a period of up to 120 days after the Promotion ends to reward the prizes.

**Campaign Prize:**

- **Draw for 1 Grand Prize at the end of promo period (dollar value up to KY \$12,000) will be awarded to the first name drawn\***

**\*Once customer is eligible**

**Claiming Period:**

The winner will be announced publicly in the media and the draw will be held within the week of April 22<sup>nd</sup> to April 26<sup>th</sup>, 2019.

The winner will receive official notification by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide government issued picture identification in person.

The winner will be required to sign an Affidavit of Eligibility/Prize Acceptance and Release. Completion 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.

If the winner( cannot be contacted by telephone after 5 attempts within five (5) days at a contact number on the banks customer operating document held at the bank records. The Bank has the option to draw another name. The winners' names will be published in the media. The winners must agree to the use of his or her names 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.

The winner will forfeit prizes not collected within one (1) week after the winner has been duly notified, without any subsequent compensation to them.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

\* Trademark of The Bank of Nova Scotia, used under license.

**Governing Law**

**These terms and conditions are governed by the Laws of The Cayman Islands.**

**GUYANA**

**DEFINITIONS**

The following definitions apply to these Terms and Conditions:

"**Eligible**" refers to any individual qualified to participate in this contest.

"**Individual**" means a person who has entered the contest during the Promotional Period.

"**Promotional Period**" means from October 8<sup>th</sup>, 2018 to January 11<sup>th</sup>, 2019 inclusive.

"**Promotion**" refers to this Scotia Plan Loan Promotion and not any of The Bank's other promotions or programs.

"**Account**" refers to Scotia Plan Loans, Mortgages, credit cards and Scotia Line

"**The Bank**" means Scotiabank Guyana

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**ELIGIBILITY**

1. This Promotion is open to legal residents of Guyana, 18 years of age or older with the exception of Scotiabank employees and/or those living in the same household of Scotiabank employees, their immediate families (spouses, parents, children and siblings and their respective spouses), as well as any of Scotiabank's partner companies, subsidiaries and/or its advertising agency and their immediate families.
2. To qualify for any prize the Individual must be a Scotiabank customer whose account is in good standing which includes not being blocked, frozen, written off, or delinquent throughout the Promotional Period ending January 11<sup>th</sup>, 2019.
3. An Individual's prize earned through this Promotion will be forfeited in the event that the Individual ceases to be a Scotiabank customer at any time during the Promotional Period and/or ceases to be a Scotiabank account holder and/or whose account ceases to be in good standing which includes an account which is blocked, frozen, written off, or becomes delinquent during the Promotional Period ending January 11<sup>th</sup>, 2019 or delinquent for two (2) or more cycles within the past twelve (12) months.

**HOW TO ENTER**

Customers will automatically receive one (1) entry where during the Promotional Period they have (or open) a deposit account and:

1. Apply and be approved for a new Scotia Plan Loan, or
2. Refinance an existing Scotia Plan Loan

**OFFICIAL RULES & REGULATIONS**

1. The Promotion runs from October 8<sup>th</sup>, 2018 to January 11<sup>th</sup>, 2019 both dates inclusive and is available to all new and existing Scotiabank retail customers.
2. All Scotia Plan Loans must be booked by January 11<sup>th</sup>, 2019 to qualify.
3. **Campaign Prizes:**
  - o **Draw for 1 Grand Prize winner at the end of the Promotional period (dollar value GY \$750,000.00).**
4. The winners shall be determined by an automated random selection process conducted by the Bank.
5. The winners shall be notified by telephone within five (5) business days from the date of the draw and shall as a condition of the award of a prize, provide proof of their age and sign an Affidavit of Eligibility/Prize Acceptance and Release within five (5) business days of notification to be confirmed as a winners. If the winners decline to fulfill these conditions to collect the prize, their eligibility will be voided and another winner will be drawn from the pool of eligible entries.
6. Contact will be attempted using the Individual's phone number as found in Scotiabank's records. If the winner cannot be contacted after five (5) attempts by telephone within five (5) business days from the date of the draw The Bank has the right to draw an alternate name.
7. The winners agrees that The Bank will have the right without compensation or permission to publish their name, age and likeness in the media or otherwise, for related promotional purposes and/or in any forthcoming publicity by The Bank.
8. The use of your eligible account to make an eligible transaction constitutes your consent to participate in this Promotion and your 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.
9. Prizes are non-transferable.
10. The Bank reserves the right, in its sole discretion to void any and all entries.

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**Governing Law**

**These terms and conditions are governed by the Laws of Guyana.**

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**JAMAICA**

**Name of the Promotion:** "Scotia Plan Loan Holiday Campaign"

**Promotion Period:** The Promotion will start October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019.

**Mechanics/Rules of the Promotion:**

This promotion is open to legal residents of Jamaica who are 18 years of age or older. Employees of Scotiabank (hereinafter referred to as "the Bank") and/or those living in the same household as the Employee of Scotiabank and their immediate families (spouses, parents, children and siblings and their respective spouses), its Advertising Agency and/or those living in the same household as the Employee of the Advertising Agency are not eligible to participate in this promotion.

The terms and conditions can vary at any time, at **the discretion** of The Bank, **in consultation with and approval by BGLC**.

**Promotion:**

All Scotiabank Personal Loans (SPL) products, including Auto Loans will be eligible for the Campaign Prizes.

- All new customers applying for a Scotia Plan Loan during the campaign period (October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019) qualify to participate in the draw to win One of the Prizes
- All existing customers who refinance their existing Scotia Plan Loan during the campaign period (October 22<sup>nd</sup>, 2018 to January 11<sup>th</sup>, 2019) qualify to participate in the draw to win one of the Prizes.

Scotiabank retains the right to vary the terms and conditions at any time, **in consultation with and approval by BGLC**.

**Method of selection of Winner/s:**

For each loan that a Customer is granted, during the Promotion Period, the Customer will receive one (1) entry into an electronic database where the winners will be randomly selected. Three (3) entries will be drawn as back up winners.

In order to be eligible for entry into the Draw/ this Promotion, Customers must apply for their loan within the promotion period, the loan application must be approved and disbursed by January 11<sup>th</sup>, 2019. Winners will be deemed ineligible if any of their account/s and /or loan facilities are not up to date, including Mortgages, credit cards and Scotia Line. Customers will be randomly selected from an electronic customer database of approved and disbursed loan applications.

The prizes are not transferable and are subject to change at the sole discretion of Scotiabank, **in consultation with and approval by BGLC**.

**Campaign Prizes:**

- **Draw for 1 Grand Prize (dollar value JM \$350,000) and 1 Consolation Prize (dollar value JM \$150,000) every 2 weeks (6 draws in total) i.e. Up to JM \$3MN to be won!**

**Claiming Period:**

The winners will be notified by telephone within seven (7) days from the date of the draws. To be confirmed as a winner, the customer will be required to provide formal legal identification (driver's license, national ID or passport).

Upon placing the notification call, potential winners will be required to complete the below Test of Skill statement correctly before being awarded the prize, if the attempt is unsuccessful another potential winner will be selected from the back up winners.

"S\_o\_i\_a P\_an L\_an H\_I\_d\_y Camp\_i\_n"

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

If the winners cannot be contacted by telephone after 5 attempts within two (2) days at a contact number on the bank's customer operating document held at the bank records, the Bank has the option to draw another name from the backups previously drawn. The winners' names will be published in the media. The winners must agree to the use of his or her names and photographs without compensation in any forthcoming publicity by Scotiabank. The winners will also be responsible for any taxes, insurance and expenses not explicitly stated as part of their prize.

The winners will forfeit prizes not collected within seven (7) days after the winners have been duly notified, without any subsequent compensation to them. Only the winners will be able to accept his/her prize.

Customers agree to be bound by the Bank's operating processes and procedures, account operating terms and conditions and confidentiality requirements.

**Authorized under section 58(3) of the Betting, Gaming and Lotteries Act.**

\* Trademark of The Bank of Nova Scotia, used under license.

**Governing Law:**

**These terms and conditions are governed by the Laws of Jamaica.**

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**TRINIDAD & TOBAGO**

**DEFINITIONS**

The following definitions apply to these Terms and Conditions:

**"Eligible"** refers to any individual qualified to participate in this contest.

**"Individual"** means a person who has entered the contest during the Promotion Period.

**"Promotional Period"** means from October 8<sup>th</sup>, 2018 to January 11<sup>th</sup>, 2019, inclusive.

**"Promotion"** refers to this Scotia Plan Loan Promotion and not any of The Bank's other promotions or programs.

**"Account"** refers to Scotia Plan Loans, Mortgages, credit cards, Scotia Line or any other credit product of the Bank

**"The Bank"** or **"Scotiabank"** means Scotiabank Trinidad and Tobago Limited.

**ELIGIBILITY**

1. This Promotion is open to legal residents of Trinidad and Tobago, 18 years of age or older with the exception of Scotiabank employees and/or those living in the same household of Scotiabank employees, their immediate families (spouses, parents, children and siblings and their respective spouses), as well as any of Scotiabank's partner companies, subsidiaries and/or its advertising agency Valdez and Torry International and their immediate families.
2. To qualify for any Prize the Individual must be a Scotiabank customer whose account is in good standing which includes not being blocked, frozen, written off, or delinquent throughout the Promotional Period ending September 30, 2018.
3. An Individual's Prize earned through this Promotional Period will be forfeited in the event that the Individual ceases to be a Scotiabank customer at any time during the Promotional Period and/or ceases to be a Scotiabank account holder and/or whose account ceases to be in good standing which includes an account which is blocked, frozen, written off, or becomes delinquent during the Promotional Period ending January 11<sup>th</sup>, 2019 or delinquent for one (1) or more cycles within the past twelve (12) months.

**HOW TO ENTER**

4. Customers will automatically receive one (1) entry where during the promotional period (October 8<sup>th</sup>, 2018 to January 11<sup>th</sup>, 2019) they have (or open) a deposit account and:
  - a. Apply and be approved for a new Scotia Plan Loan, or

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- b. Refinance an existing Scotia Plan Loan

**OFFICIAL RULES & REGULATIONS**

- 5. The Promotion runs from October 8<sup>th</sup>, 2018 to January 11<sup>th</sup>, 2019 both dates inclusive and is available to all new and existing Scotiabank retail customers.
- 6. Scotia Plan Loans must be booked during the period October 8<sup>th</sup>, 2018 to January 11<sup>th</sup>, 2019 to qualify.

**Campaign Prize:**

- 7. **Draw for 1 Grand Prize winner (TTD\$20,000) and 2 Consolation prize winners (TTD\$5,000) every 2 weeks during the Promotional period (dollar value up to TTD\$30,000 per draw for 6 draws).**
- 8. The winners shall be determined by an automated random selection process conducted by the Bank.
- 9. The winners shall be notified by telephone within five (5) business days from the date of the draw and shall as a condition of the award of a prize, provide proof of their age and sign an Affidavit of Eligibility/Prize Acceptance and Release within five (5) business days of notification to be confirmed as a winner. If the winners decline to fulfill these conditions to collect the prize, their eligibility will be voided and another winner will be drawn from the pool of eligible entries.
- 10. Contact will be attempted using the Individual's phone number as found in Scotiabank's records. If the winners cannot be contacted after five (5) attempts by telephone within five (5) business days from the date of the draw The Bank has the right to draw an alternate name.
- 11. The winners agrees that The Bank will have the right without compensation or permission to publish their name, age and likeness in the media or otherwise, for related promotional purposes and/or in any forthcoming publicity by The Bank.
- 12. The use of your eligible Scotiabank account to make an eligible transaction constitutes your consent to participate in this Promotion and your 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.
- 13. Prizes are non-transferable.
- 14. The Bank reserves the right, in its sole discretion to void any and all entries.
- 15. This Promotion is approved by the National Lotteries Control Board.

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