

## Terms and Conditions

**Promotion Name:** JN Bank Black Friday/Christmas JN Rewards Cash Back Credit Card Promotion

**Promotional Period:** November 29 to December 31, 2024

### **Eligible participants:**

1. The JN Bank Black Friday/Christmas JN Rewards Cash Back Credit Card Promotion (“the Promotion”) is open to all JN Rewards customers who:
  - a. are existing card holders of a JN Bank Visa Classic or Gold Credit Card (“JN Bank Visa Credit Card”); or
  - b. activate and use a new JN Bank Visa Classic or Gold Credit Card during the Promotional Period.

“Eligible participants” include all employees (whether or not permanently employed) of The Jamaica National Group Limited (“JN Group”) its subsidiaries, affiliates and member companies as well as members of their immediate families (including parents, siblings, spouse and children).

### **2. How to Qualify for the Cash Back:**

During the period **November 29 to December 31, 2024**, all JN Bank Visa Credit Card holders who use their JN Bank Visa Credit Card will automatically receive a cash back of J\$1.00 for every US\$1.00 (J\$157.00) they spend from their JN Bank Visa Credit Card.

### **3. How to access the JN Rewards:**

You must be a JN Rewards member to earn and redeem your points. To become a member of JN Rewards, you may sign up using your 10-digit credit card account number on the JN Rewards website at [www.jnrewards.com](http://www.jnrewards.com).

One (1) “JN Rewards” point is valued at J\$0.10 (ten Jamaican cents). For Participants to begin redeeming cashback of J\$1.00 for every US\$1.00 (J\$157.00) they spend during the Promotion, they must first accumulate a total of 50,000 (fifty thousand) points. Thereafter, the cashback can be redeemed on JN Rewards website during the Promotional Period. JN Rewards points expire after three (3) years of not being utilized.

#### **4. General Terms:**

- a. By participating in the Promotion, all potential participants agree to be bound by the terms and conditions and any other requirements set out in the promotional material and that the decision(s) of JN Bank Limited ("JN Bank") regarding all aspects of this Promotion will be final.
- b. JN Bank, reserves the right to delay, terminate or amend this Promotion at any time with or without prior notice. In any of these events, notice of such termination or amendment will be given to the participants via an advertisement in any print or digital media of JN Bank's choosing.
- c. The Promotion and rules shall be exclusively governed and interpreted in accordance with the laws of Jamaica.