

“Fidelity Sika Bumm” Promo Terms and Conditions

Promo

1. The Fidelity Sika Bumm (“Promo”) will run from 25th August 2022 to 28th February 2023 (“Promo Period”).
2. By participating in this Promo, participants agree to be bound by all the terms and conditions below. This Promo Terms must be read together with the product terms and the relevant banking agreements. If there are any inconsistencies between this Promo Terms and the relevant product terms and the banking agreement, this Promo Terms shall prevail limited only to the inconsistencies.
3. This Promo is being run by Fidelity Bank Ghana Limited (“FBGL” or “Bank”)

Eligibility

4. This Promo is open to: -
 - i) New and Existing customers of the bank who operate current or savings (CASA) accounts as Individuals or Sole Proprietors under the Inclusive and Personal Banking segments of the Bank during the Promo Period; and maintain all their accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Promo Period. (“Eligible Account Holder/Participant”)
 - ii) Fidelity Agent Network, Prestige clients, Commercial & SME clients, Corporate clients, staff of Fidelity and their relatives are not eligible to participate in this Promo.

Interpretation

For the purpose of this Promo:

- a) “**Fresh Funds**” means funds which do not originate from any account held with FBGL. Fresh Funds means monies or funds howsoever transferred, credited or paid into an

Eligible CASA from other banks and/or financial institutions by way of

(i) Interbank transfers, (ii) Collection and payment of cheques drawn on such other bank(s) and/or liquidation of wealth assets held with those Banks, (iii) Transfers received from digital wallets/payment ecosystem but not related to the Balance Sheet of the Bank. However, transfers of funds from other current and/or savings or including maturity and/or liquidation of Fixed Deposit account within FBGL or Term Deposit/ Treasury Bills/Telco Integrated Investments with FBGL are not considered Fresh Funds.

- b) **“Eligible CASA”** means all customer current and savings accounts with FBGL opened or topped-up with the required Fresh Funds during the Promo Period; in which the accounts with the Bank is in good standing, without any breach of the terms and conditions or agreements, throughout the Promo Period
- c) **“Allocation Period”** means six (6) months during which monies are deposited/ credited into the Eligible CASA for the purpose of this Promo.
- d) **“Allocation Amount”** means Fresh Funds that the Eligible Account Holder must maintain as per Allocation Period in the Eligible CASA for the purpose of this Promo.
- e) **“Relative”** of staff means spouse, partner, parent, child or sibling.

Customer Qualification Criteria

- 5. The Eligible Customer must fulfill all the following requirements in order to participate in this Promo:
 - (a) Must deposit or credit Fresh Funds or place into an Eligible CASA and maintain multiples of the required amount as stated in **Table 1.0** below; and
 - (b) Fresh Funds in the Eligible CASA must be allocated for the Allocation Period. The Eligible Account Holder must maintain the Fresh Funds allocated for this Promo during the Allocation Period.
- 6. Under this Promo, Eligible Customers will be entitled to cash prizes (“Rewards”) as per **Table 1.0**, which will be determined through random selection from the pool of qualifying tickets allocated, based on multiples of required Fresh deposits. The Bank’s record as to time of submission shall be final and conclusive.

Table 1.0: Rewards

Fresh Funds Placement into Eligible CASA	Cash Rewards
<p>Every GHS300 merits 1 ticket allocation calculated on the basis of average deposit growth at the end of each month</p> <p>For the final draw, the account holder will be required to maintain a minimum average deposit growth of GHS 3,000 over the entire campaign period to qualify with a minimum of 10 allocated tickets. Every additional average deposit growth of GHS 300 over the minimum of GHS 3,000 results in extra tickets, therefore increases the chance of winning.</p>	<p>Monthly Draws: Specific dates from October 2022 to February 2023 only</p> <ul style="list-style-type: none"> ○ Five (5) randomly selected customers will each be awarded cash prizes of GHS 10,000. <p>Grand Draw: March 2023</p> <ul style="list-style-type: none"> ○ Fifteen (15) randomly selected customers will each be awarded cash prizes as follows: <ul style="list-style-type: none"> › 1st – GHS 100,000 › 2nd and 3rd – GHS 50,000 each › 4th and 5th – GHS 30,000 each › 6th to 15th – GHS 10,000 each

7. The Fresh Funds can be made in multiple placements of the minimum sum of GHS 300 per **Table 1.0** to be entitled for the tickets. All placements must be made within the Promo Period.
8. SMS Notifications will be sent to account holders who deposited or placed fresh funds into their account and qualify for the draws. The SMS will state the number of ticket(s) the qualifying account holder is entitled to based on the Allocation Amount(s).
9. Allocation commences (i) upon clearance of the cheque of the Fresh Funds; (ii) upon remittance into the Eligible Account Holder when Fresh Funds deposits via Interbank Transfers or via digital payment ecosystem (iii) where such monies or funds paid or credited into Eligible Account Holder and the monies deposited shall be required to be within the Promo Period.

10. In the event of joint Account Holders, the reward shall be given to the primary Account Holder only as stated in the bank's records.

TERMS AND CONDITIONS
Fidelity Sika Bumm Promo

11. Monies deposited for this Promo will not qualify to participate in other CASA Promos during the Promo Period.
12. If the Bank discovers at any time that the Eligible Account Holder fails to satisfy the requirements under this Promo, the Eligible Account Holder loses entitlement to the ticket(s). Any customer who loses his/her entitlement to their tickets are not entitled to any payment or compensation.
13. All rewards will be fulfilled by the Bank to the Eligible CASA account holders no later than 30 days from announcement of winning parties.

Other Terms and Conditions Governing the rewards

15. Eligible Account Holders whose Eligible CASA are suspended, cancelled or terminated for any reason during the Promo Period or prior to receiving the ticket(s), will not be entitled to any rewards under this Promo.
16. The reward will be given to the relevant primary accountholder of required legal age (i.e. 18 years or above) as indicated in the Bank's records only.

General

21. The Promo is only applicable to CASA accounts of individuals and sole proprietors within the Bank's Inclusive Banking and Personal Banking segments.
22. The Bank's decisions relating to this Promo are final and binding upon all participants. If any matters, dispute or claim arise which are not covered in these terms and conditions, they will be determined solely by the Bank.
23. The Bank may at any time vary any of this Promo terms and conditions. Any such variation will be announced on the Bank's website at www.fidelitybank.com.gh, and in the Bank's branches.
24. By participating in the Promo, all participants:

- (i) agree to participate in any interviews or other publicity events required by the Bank;
 - (ii) consent for the Bank to disclose or publish their personal information such as their names and identities and any general information that the Bank sees fit about the participants or their account(s) in any media, marketing or advertising materials; and (iii) grant the Bank the absolute and unrestricted right to modify, use and/or publish any still or moving image of the participants for any Promo, marketing, commercial or other related purpose, without any payment or compensation.
25. In the event of any inconsistency between this Promo terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, this Promo terms and conditions shall prevail.
26. The Promo and this Promo terms and conditions are governed by the laws of Ghana, and the participants submit to the jurisdiction of the jurisdiction of the Courts of Ghana. All necessary approvals have been received from relevant authorizing bodies.