

**JN Money Christmas Miracles Promotion
Official Rules**

1. Mail In Entries:

To enter the promotion without conducting a transaction, send a letter by mail in an envelope with your full name, address and phone number with suitable postage to any of the following country/region you reside:

COUNTRY/REGION	ADDRESS
USA North East	233-16 Merrick Boulevard, Queens, New York, 11422
USA South East	3895 NW 24TH Street, Lauderdale Lakes, Florida, 33311
Canada	1649 Eglinton Avenue West, Toronto, Ontario, M6E 2H1
United Kingdom	389-391 Brixton Road, Brixton, London SW9 7DE, United Kingdom
Cayman Islands	71 Eastern Avenue, P.O. Box 504, Grand Cayman KY1-1106
Jamaica	17 Ruthven Road, Building 2, Kingston 10
Turks & Caicos	NCS- Butterfield Square, Downtown, Providenciales
Antigua	Laparkan- Popeshead Street, St. John's, Antigua
Dominica	National Co-operative Credit Union Ltd.- 31-35 Independence Street, Roseau, Commonwealth of Dominica

Mail-in entries received without all the information requested above will be void. Limited to one entry per mailing envelope. Sponsor is not responsible for late, lost, incomplete, illegible or misdirected mail. Mail-in entries must be received by January 4, 2021.

The number of entries received per person over the Promotion Period is not limited, regardless of method of entry. **A transaction will not increase your chances of winning.** Odds of winning depend on the number of entries received within the Promotional Period. For more information regarding the use of entry information see "Privacy" section.

2. Eligibility for Entry

To be eligible for entry, customers must have sent a Mail-in-entry or done a transaction on JN Money Online or at a JN Money Branch or Agent location during the promotional period- November 30 – December 31, 2020 and registered by completing the form on www.jnmoneyonline.com/chritsmuscometrue

This promotion is only open to legal residents of **USA North East:** New York, New Jersey, Connecticut, Washington DC, Massachusetts, Maryland; **USA South East:** Florida and Georgia, **Canada, United Kingdom, Cayman Islands, Jamaica, Turks & Caicos, Antigua and Dominica.**

Participants must be 18 years of age or older as of November 29, 2020. To be eligible for entry persons must have sent in a Mail-In Entry, as stated above, or conduct a qualifying transaction during the promotional period.

The Sponsor reserves the right, in its sole discretion, to modify or terminate the Promotion in the event of any act, occurrence, or reason that it believes would corrupt the integrity, administration, or fairness of the Promotion.

3. Privacy

Information submitted by entrants for the Promotion may be disclosed by the Sponsor to third parties, pursuant to legal requirements.

4. Prize Details

A total of fifty (50) nominees will receive their wishes this Christmas. The total value of wishes to be granted is capped at a maximum of US\$25,000. Each wish may not exceed the equivalence of US\$600. The prize cannot be substituted or transferred in part or whole.

Breakdown of Prize per Region and Social Media

	NUMBER OF WISHES	VALUE OF WISHES
USA North East	7	\$2,800
USA South East	6	\$2,400
Canada	5	\$2,500
United Kingdom	8	\$4,800
Cayman Islands	8	\$4,250
Jamaica	8	\$4,250
Turks & Caicos	1	\$500
Antigua	1	\$500
Dominica	1	\$500
Social Media	5	\$2,500
Total	50	\$25,000

5. General Rules

- Employees of Jamaica National Group and its member companies and their agents, including their immediate families (parents, siblings, spouse, and children) are not eligible to enter this competition.
- **Claiming Period:** Winners will be notified by 12:00 p.m. on the day after selection. Failure to claim the prize within seven (7) days of notification (which does not include weekends) will result in its forfeiture. The Sponsor reserves the right to select an alternate entrant from the remaining eligible entries
- The Sponsor reserves the right to delay, terminate or amend this promotion at any time. In any of these events, notice will be given to the participants via an advertisement.
- The Sponsor reserves the right to use photographs of winners in promotional articles and publicity features, if the winners refuse, they will forfeit the opportunity to receive the prize.

6. Eligibility for prize drawings will be determined by the following:

- 6.1 Automatic entries dated from November 30 to December 31, 2020;
- 6.2 Transactions not cancelled;
- 6.3 Mailed in Entries post marked from November 30 to December 31, 2020, and in conjunction with
- 6.4 Registered entrants on www.jnmoneyonline.com/chrimuscometrue

7. Selection for the prize winner will be governed by the following:

A panel comprising of representatives from JN Money Services Limited and overseen by JN Money Services Limited Compliance Department will conduct the draw on the dates outline under “Date of Selection”.

8. All participants must agree to abide by the rules of the Promotion.

The decisions of JN Money Services Limited regarding all aspects of the Promotion will be final.

9. Participants who do not adhere to the terms and conditions of the Promotion will be disqualified.

10. Method of selection of successful entrants:

There will be two draw dates during the promotional period. A data pull will be requested from the JN Group Web Unit Information Technology Unit detailing all qualifying entries. Mail in entries received during the specified periods (outlined under Date of Selection) will be included in the draws. The panel will select the successful entrants based on the rubric below:

CRITERIA	Maximum Marks	Marks Awarded Based on Assessment
IMPACT BY COVID-19	50	40
RELEVANCE OF NEED	30	25
DEPENDENTS	15	10
OCCUPATIONAL STABILITY	5	4
Total Marks Awarded to Customer		79 (Above Average)

Index Example:				
Weak	Low	Fair	Above Average	Excellent
0 - 35	36 - 50	51 - 69	70-89	90-100

Test of skill: Persons in Canada, exempting Quebec, will only be considered a successful entrant once he/she satisfies the test of skill. Potential entrant (s) will be required to complete the following: “What is $(2 \times 2) + (10 \times 2)$ ”. Upon successful completion of the test, the customer will be considered a successful entrant.

Drawing for the successful entrants will be selected on or about the dates under “Date of Selection”. An additional ten (10) persons for each draw will be chosen as back up successful entrants.

The successful entrants will be notified by telephone. Three consecutive telephone attempts will be made to reach each successful entrant on the day of the draw no later than 12:00 p.m. of the following day. If JNMS has exhausted the number of attempts and calls were unsuccessful, the next person in line from the pre-selected back up entries will be selected.

A failed attempt is when the phone rings without an answer, goes to voicemail or is busy or answered by someone other than the person JNMS is trying to reach. Successful entrants will be asked to produce a valid ID (Passport or Driver's license). If entrants are unable to collect their prizes, someone else can do so on their behalf by producing a notarized authorization letter along with a valid identification of them self.

11. Date of selection: There will be two (2) selection dates throughout the promotional period.

	Automatic Transaction and Mail-in-entries Dates	Drawing Dates (on/about)	Nominees Drawn
Draw 1	11/30 - 12/13/2020	12/14/2020	28
Draw 2	12/14 - 12/31/2020	01/04/2021	22

Entrants will be randomly selected at 10 a.m. on the drawing date at JN Money Services Ltd, 17 Ruthven Road, Building 2, Kingston 10.