

Terms and Conditions – Caribbean

Tech it to di Max Back to School Promotion

1. Promotion Description

Customers who send funds through JN Money Services Limited (JN Money) will automatically be entered to be a winner in our Tech it to di Max Back to School Promotion from August 4 to September 30, 2025.

This promotion gives JN Money senders or receivers in the Caribbean, specifically Guyana, Turks & Caicos, and Antigua & Barbuda, the chance to win a 10-inch tablet as part of our Tech It to di Max Back-to-School promotion.

2. Eligibility for Entry

This promotion is open only to JN Money senders in the Caribbean (Guyana, Turks & Caicos and Antigua & Barbuda), who are 18 years of age or older at the time of entry. Employees and immediate family members of JN Money Services Limited, parent companies, affiliates, subsidiaries, agents, and their advertising and production agencies are not eligible to participate in this promotion.

3. Prizes

This promotion will give JN Money senders and receivers in the Caribbean (Guyana, Turks & Caicos, and Antigua & Barbuda) the chance to win a tablet. Five (5) winners will be selected from a pool of entrants from agent locations across the Caribbean to win one (1) tablet valued at approximately USD \$300.

Prizes may not be transferred or assigned by the winner.

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

- Money transfer transactions conducted during the promotional period of August 4 to September 30, 2025.
- Transactions not cancelled.
- Transactions disbursed.

5. Method of Selection of Participants

Entrants who send or receive money transfers during the promotional period will be randomly selected as per the schedule below:

Automatic Entries Dates	Draw Date	No. of Entrants Drawn	No. of winners	Announcement	Prize Handover
08/04/2025 – 09/30/2025	10/01/2025	20	5	10/03/2025	10/08/2025

Twenty (20) entrants (potential winner) will be randomly selected, via a draw, at the end of the promotional period. The first five (5) entrants drawn are considered the potential winners while the other entrants drawn are

considered potential back-up winners ranked in the order they were drawn in the event the preceding potential winners do not qualify to be confirmed as a winner.

To be confirmed as a winner of the Tech it to di Max Back to School Promotion the following notification criteria must be satisfied:

- Telephone calls made in the order of which they appear on the potential winner list.
- On the day of the draw, three (3) consecutive telephone calls will be attempted to reach a potential winner in keeping with the order the names appear on the potential winner list. A failed attempt is when the phone rings without an answer, goes to voicemail, is busy or answered by someone other than the person JN Money is attempting to reach.
- The entrant answers and identify themselves as the person JN Money intended to reach.
- Upon successful validation the entrant will be selected as the respective winner.

The successful winners will be advised of the date and time to retrieve their prize. A replacement winner may be chosen if the previously chosen winner is unable to claim their prize within the time specified by JN Money.

6. Odds of Winning

The odds of winning depend on the number of entries received.

7. Conditions of Acceptance of Prize

The winners will be required to produce a valid Government Issued photo Identification document to claim their prize. Within one (1) day of prize notification, the winner will be required to send a written agreement (via email) to confirm that they will accept the prize, or the prize will be forfeited. The winners must visit the selected JN Money location within five (5) days of notification (excluding weekends) for the prize handover. Failure to claim the prize within five (5) days, will result in its forfeiture. In such an event, a back-up winner will be contacted in the order in which they were drawn.

The winners will be solely responsible for all taxes, transportation costs, gratuities, and other incidental costs.

The winners agrees to the use of his or her name and likeness in publicity without any additional compensation, except where prohibited by law. By entering this promotion, each winner acknowledges that JN Money Services Limited has the right to publicize and broadcast the winner's name, voice, and likeness, the fact that he or she won, and all matters incidental thereto.

8. Limitation on Liability

By entering this promotion, each entrant forever discharges and releases JN Money Services Limited, its/their parent companies, subsidiaries, affiliates, and their respective directors, officers, employees, and agents from any and all liability, claims, causes of action, suits, and demands of any kind arising from or in connection with the promotion, including, without limitation, responsibility for property damage, loss of life, or personal injury resulting from or in connection with participating in the promotion or from or in connection with use or receipt of the prize, however caused.

9. JN Money Reservation of Rights

These official rules are subject to modification by JN Money Services Limited. In the event of a dispute, all decisions made by JN Money Services Limited are final and binding. JN Money Services Limited reserve(s) the right, in its sole discretion, to disqualify any person who tampers with the entry process or the operation of JN Money's web site(s), or who otherwise acts in violation of these official rules. JN Money Services Limited further reserve(s) the right, in its/their sole discretion, to cancel, terminate, or modify this promotion if, for any reason, the promotion is not capable of completion as planned, including due technical corruption, force majeure, or non-authorized human intervention that compromises or affects the administration, fairness, integrity, security, or proper conduct of the promotion. By entering, each entrant accepts and agrees to be bound by these promotional rules.