

## **Terms and Conditions – Cayman Islands**

### **Summer Kickout Promotion**

#### **1. Promotion Description**

JN Money transfer senders (Branches or Agents) or mail-in will be automatically entered in or Summer Kickout Promotion from May 22 to July 31, 2026.

This promotion will give JN Money senders (Branches or Agents) in the Cayman Islands the chance to win one of the following:

- a) **FREE Transfer Monthly Prize:** Four (4) winners will be selected during the promotion period, including two winners from a Branch location and two winners from an Agent location each month. Two (2) winners will be selected in June and two (2) winners in July. Each winner will receive free JN Money transaction fees for one (1) year. Limited to a maximum of one transaction per month, not valued in excess of KYD \$500.
- b) **Rep Yuh Team Prize:** Two (2) winners will be selected to win an Official FIFA World Cup Jersey. Customers will have the opportunity to complete an entry form for a chance to win.

#### **2. Eligibility for Entry**

This promotion is open only to senders of Cayman, who are 18 years of age or older at the time of entry. Employees and immediate family members of JN Money Services (Cayman Islands), Inc., 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 (Branches or Agents) in the Cayman Islands, the chance to be win one of the following prizes during the promotional period:

- a. **FREE Transfer Monthly Prize:** Four (4) winners will be selected during the promotion period, including one winner from a Branch location and one winner from an Agent location each month. Two (2) winners will be selected in June and two (2) winners in July. Each winner will receive free JN Money transaction fees for one (1) year. Limited to a maximum of one transaction per month, not valued in excess of KYD \$500.
- b. **Rep Yuh Team Prize:** Two (2) winners will be selected to win an Official FIFA World Cup Jersey. Customers will have the opportunity to complete an entry form for a chance to win.

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 May 22 to July 31, 2026.
- Transactions not cancelled.
- Customers who wish to participate in the Official Jersey Giveaway must complete the online entry.

## 5. Method of Selection of Participants

Winers will be randomly selected from entrants that send money transfers during the promotional period or submit a mail-in entry, as per the schedule below:

### FREE Transfers

| Automatic & Mail-In Entries Dates | Draw Date  | No. of Entrants Drawn | No. of winners | Announcement | Prize Handover |
|-----------------------------------|------------|-----------------------|----------------|--------------|----------------|
| 05/22/2026 – 06/30/2026           | 07/13/2026 | 6                     | 2              | 07/15/2026   | 07/17/2026     |
| 07/01/2026 – 07/31/2026           | 08/05/2026 | 6                     | 2              | 08/6/2026    | 08/10/2026     |

### Jersey Giveaway

| Automatic & Mail-In Entries Dates | Draw Date  | No. of Entrants Drawn | No. of winners | Announcement | Prize Handover |
|-----------------------------------|------------|-----------------------|----------------|--------------|----------------|
| 05/22/2026 – 07/01/2026           | 07/03/2026 | 6                     | 2              | 07/07/2026   | 07/09/2026     |

Six (6) entrants (potential winners) will be randomly selected via a draw at the end of each month for the monthly prize of a FREE Transfer. Similarly, six (6) additional entrants (potential winners) will be selected for the Rep Yuh Team Jersey Giveaway. The first entrant drawn is considered the potential winner for each draw 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 Summer Kickout 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 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

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 winners 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 Branch on the designated date/time for the prize handover. If the winners fail to meet the conditions of claiming and accepting the prize, an alternative winner may be selected.

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

The winners agree 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 (Cayman Islands), Ltd. 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 (Cayman Islands), Ltd., its 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 (Cayman Islands), Ltd. In the event of a dispute, all decisions made by JN Money Services (Cayman Islands), Ltd. are final and binding. JN Money Services (Cayman Islands) Ltd. 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 (Cayman Islands), Ltd. further reserves the right, in its sole discretion, to cancel, terminate, or modify this promotion if, for any reason, the promotion is not capable of completion as planned, including due to technical issues, 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.