Terms and Conditions – Canada

Just in Time for Christmas Promotion

1. Promotion Description

JN Money Services (Canada) Ltd. (JN Money) senders who send money through branches, agents, the Mobile app, or online in Canada except Quebec from October 30 to December 24, 2026, will be automatically entered to win in the JN Money Just in Time for Christmas promotion:

- **Grand Prize:** A trip to Jamaica
- **Monthly Prizes:** Five (5) monthly prizes

2. Mail-In Entries

To enter the promotion without conducting a Money Transfer transaction, participants may send a postcard or a letter with your contact information (full name, address, and phone number, etc.) with suitable postage to:

Company	Address
JN Money Services (Canada), Ltd.	1649 Eglinton Avenue West, Toronto, Ontario, M6E 2H1

Mail-in entries are limited to one entry per mailing envelope and if received without all the requisite information will be deemed void. JN Money is not responsible for late, lost, incomplete, illegible, or misdirected mail.

- Mail-in entries for the Grand Prize must be postmarked no later than December 8, 2026
- Main-in entries for the Monthly Prizes must be postmarked no later than December 24, 2026

The number of entries received per person over the promotional period is not limited, regardless of method of entry.

3. Eligibility for Entry

This promotion is open only to senders and mail-in entrants in Canada, except Quebec, who are 18 years of age or older at the time of entry. Employees and immediate family members of JN Money Services (Canada), Ltd., parent companies, affiliates, subsidiaries, agents, and their advertising and production agencies are not eligible to participate in this promotion.

4. Prizes

This Promotion gives entrants in entrants the chance to win one of the following prizes during the promotional period:

a) **Monthly Prizes**: Five (5) winners will be selected to win monthly prizes consisting of supermarket vouchers and cashback rewards during the promotional period.

Grand Prize- Trip to Jamaica: One (1) winner will be selected from entries across all participating markets (United Kingdom, United States of America, Canada and Cayman Islands) to win a trip to Jamaica. The winner must be available to travel within sixty (60 days) of prize announcement.

Prizes may not be transferred or assigned by the winner.

5. Eligibility for prize drawings will be determined by the following:
   - Money transfer transactions conducted during the promotional period of October 30 to December 24, 2026.
   - Transactions not cancelled.
   - Mail-in entries post marked October 30 to December 24, 2026.

6. Method of Selection of Participants
   - Monthly winers - Randomly selected from entrants that send money transfers transactions during the promotional period (automatic entries) or submit mail-in entries. as per the schedule below:
   - Grand prize winner- Randomly selected from entries submitted for chance to win this prize.

Monthly Prizes

Automatic & Mail-In Entries Dates	Draw Date	No. of Entrants Drawn	No. of winners	Announcement	Prize Handover
10/30/2026 – 11/24/2026	11/26/2026	10	5	11/27/2026	12/03/2026
11/25/2026 – 12/15/2026	12/17/2026	10	5	12/18/2026	12/24/2026

Grand Prize

Automatic & Mail-In Entries Dates	Draw Date	No. of Entrants Drawn	No. of winners	Announcement	Prize Handover
10/30/2026 – 12/08/2026	12/10/2026	5	1	12/14/2026	12/17/2026

Ten (10) potential winners will be randomly selected via a draw on the above-mentioned draw dates for the monthly prizes of supermarket vouchers or cashback rewards.
Five (5) additional entrants will be randomly selected across all participating market (United Kingdom, United States of America, Canada and Cayman Islands) and pooled together with the Grand Prize entrants for a chance to win the Grand Prize draw.
One potential winner will be randomly selected from this pool to receive the grand prize of a trip to Jamaica. Four (4) backup potential winners will also be randomly selected and ranked in the order drawn. These backup winners will be considered in sequence if the initially selected potential winner is found to be ineligible or otherwise unable to claim the prize.

To be confirmed as a winner of the Just In Time for Christmas 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 themself as the person JN Money intended to reach.
- Upon successful validation entrant will be selected as the respective winner.

Successful winners will be advised of the location, date and time to receive 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.

7. Odds of Winning

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

8. Test of skill

Selected entrants will only be considered a winner if they satisfy the test of skill. Selectants will be required to complete the following: "What is (2 × 3) + (10 × 3)". Upon successful completion of the test, the selectant will be considered a winner.

9. 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.

By entering this promotion, each winner authorizes JN Money Services (Canada) Ltd. to use their name, voice, likeness, and status as a winner for publicity, promotion, and broadcasts without additional compensation, except where prohibited by law.

10. Limitation on Liability

By entering this promotion, each entrant forever discharges and releases JN Money Services (Canada) 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.

11. JN Money Reservation of Rights

These Official Rules are subject to modification by JN Money Services (Canada) Ltd. In the event of a dispute, all decisions made by JN Money Services (Canada) Ltd. shall be final and binding. JN Money Services (Canada) Ltd. reserves the right, in its sole discretion, to disqualify any person who tamper with the entry process or the operation of JN Money's website(s), or who otherwise acts in violation of these Official Rules. JN Money Services (Canada) 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 being completed as planned, including due to technical issues, corruption, force majeure, or unauthorized 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.