Terms and Conditions – Cayman Islands

Just in Time for Christmas Promotion

1. Promotion Description

JN Money transfer senders (Branches or Agents) will be automatically entered in our Just in Time for Christmas Promotion from November 6 to December 24, 2026.

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

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

b) **Grand Prize- All Expenses Paid Trip to Jamaica**: One (1) lucky winner will be selected from the combined pool of eligible entries across all participating markets at the end of the promotional period to receive an all expenses paid trip to Jamaica. The winner must be available to travel within sixty (60 days) of prize announcement. **Only one (1) grand prize will be awarded across all participating markets (United Kingdom, United States of America, Canada and Cayman Islands).**

2. Eligibility for Entry

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

c) **Monthly Prizes**: Five (5) winners will be selected each month during the promotional period to receive prizes consisting of supermarket vouchers and cashback rewards.

d) **Grand Prize- All Expenses Paid Trip to Jamaica**: One (1) lucky winner will be selected from the combined pool of eligible entries across all participating markets at the end of the promotional period to receive an all expenses paid trip to Jamaica. The winner must be available to travel within sixty (60 days) of prize announcement. **Only one (1) grand prize will be awarded across all participating markets (United Kingdom, United States of America, Canada and Cayman Islands).** 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 November 6 to December 24, 2026.
- Transactions not cancelled.

5. Method of Selection of Participants

Winners 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:

Monthly Prizes

Automatic & Mail-In Entries Dates	Draw Date	No. of Entrants Drawn	No. of winners	Announcement	Prize Handover
11/06/2026 – 11/26/2026	11/30/2026	10	5	12/01/2026	12/05/2026
11/25/2026 – 12/24/2026	12/29/2026	10	5	12/30/2026	01/04/2027

Grand Prize

Automatic & Mail-In Entries Dates	Draw Date	No. of Entrants Drawn	No. of winners	Announcement	Prize Handover
11/06/2026 – 12/24/2026	12/29/2026	5	1	12/30/2026	01/04/2027

Monthly Prize Draws:

On each monthly draw date specified above, ten (10) entrants will be randomly selected. The first five (5) entrants drawn will be potential winners of the monthly prizes of supermarket vouchers or cashback rewards. The remaining five (5) entrants will be designated as back-up potential winners, ranked in the order drawn. If any potential winner does not meet the eligibility requirements for confirmation as a winner, the next eligible back-up potential winner will be considered.

Grand Prize Draw:

Five (5) entrants will be randomly selected from each of the four (4) participating markets: the United Kingdom, the United States of America, Canada and the Cayman Islands. These twenty (20) entrants will be pooled for the Grand Prize draw. Five (5) entrants will then be randomly drawn from this pool. The first entrant drawn will be the potential winner of the round-trip to Jamaica. The remaining four (4) entrants will be designated as back-up potential winners, ranked in the order drawn. If the first potential winner does not meet the eligibility requirements for confirmation as a winner, the next eligible back-up potential winner will be considered.

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.

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.

By entering this promotion, each winner agrees that JN Money Services (Cayman Islands), Ltd. may use the winner's name, voice, likeness, and the fact of winning for publicity, promotional, and broadcast purposes without additional compensation, except where prohibited by law.

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), Inc. In the event of a dispute, all decisions made by JN Money Services (Cayman Islands), Inc. are final and binding. JN Money Services (Cayman Islands) Inc. 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), Inc. 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.