

Frequently Asked Questions
Know Your Benefits & Convenience
[UseYourDebitToWin.com](https://www.useyourdebittowin.com)

What is Know Your Benefits & Convenience?

This is a campaign created by Butterfield to promote the use of its Butterfield Mastercard personal debit cards. The campaign targets a defined group of customers, allowing them to participate in a draw for a one-day experience upon reaching its primary objective. In addition, there is a secondary target whereby customers who do not exceed the stipulated number of cash withdrawals and meet the primary target can enter a prize draw for a USD \$1,500 prepaid card.

Who can participate in the Campaign?

The campaign is open to holders of a Butterfield Mastercard personal debit card who have been pre-selected according to Butterfield's criteria for this campaign and have received an invitation via email, text message, and/or social media. The account must be linked to a person who is over 18 years old and resides in the Cayman Islands.

Is it necessary to access a platform to participate in the Campaign?

Yes. Participants must log in to the website [UseYourDebitToWin.com](https://www.useyourdebittowin.com) to participate with purchases made using their debit card during the campaign.

I heard about the campaign and want to participate, but the system won't let me enter my information. How can I participate?

To participate, the customer must receive an email and/or text message inviting them to the campaign. This communication is personal and non-transferable, as the campaign is not open to all customers. The campaign includes different groups of customers based on certain criteria. If the customer cannot participate this time, they are invited to explore other benefits of their Butterfield Mastercard personal debit card at www.butterfieldgroup.com.

What is the duration of the Campaign?

The campaign will run from 11th of July to 13th of September 2024.

Which cards are eligible for the Campaign?

All Butterfield Mastercard personal debit cards whose cardholders have received the communication about the campaign are eligible.

What is the Campaign's mechanism?

The campaign rewards participants who meet the main goal with their Butterfield Mastercard Debit Card. Upon achieving the main goal, participants enter a raffle for a one-day experience. Additionally, there is a secondary goal that involves not exceeding a stipulated number of cash withdrawals. Meeting this goal allows participation in a raffle for a \$1,500 USD prepaid card. This secondary goal can only be achieved if the participant has already met the main goal. At the end of the campaign, prizes will be awarded as follows: (i) The Bank will hold a raffle to select the winner of the one-day experience among those who met the main goal; if this winner also met the secondary goal, they will not participate in the prepaid card raffle. (ii) The Bank will

hold a raffle to select the winner of the prepaid card among those who met the main goal, excluding the one-day experience winner if they met the secondary goal.

What is the "Main Goal"?

The main goal is to reach a minimum spending amount with the Butterfield Mastercard personal debit card assigned to each customer. Additionally, customers must make purchases in specific industries designated for each individual. Some customers may not have specific category requirements but must still meet the minimum spending amount. Achieving this goal allows participation in the one-day experience raffle. Customers will know their goal through the platform UseYourDebitToWin.com.

How many one-day experiences will be raffled?

Two (2)

What is the "Secondary Goal"?

The secondary goal is the maximum number of cash withdrawals each customer can make during the campaign. The customer will know their goal through the platform UseYourDebitToWin.com.

How many prepaid cards will be raffled?

Two (2)

What transactions count towards the Goal?

All transactions made from 11th of July to 13th of September 2024 in the following industries are valid:

- **Everyday Spend:** Automotive Fuel, Beer wine liquor Stores, Drug Store Chains, Grocery Stores, Health beauty medical Supplies
- **General department Stores:** Arts and Craft Stores, Department Stores, Discount Department Stores, Florists, Gift warehouse Shops, Home Furnishings furniture, Office Supply Chains, Pet Stores, Toy Stores, Variety general Merchandise Stores, Wholesale Clubs
- **Eating Places and Bars:** Bars taverns nightclubs, Eating Places, Specialty Food Stores
- **Miscellaneous Services:** Cosmetics And Beauty Services, Dating Services, Death Care Services, Dry Cleaning Laundry Services, Maintenance and Repair Services, Miscellaneous Personal Services, Photofinishing Services, Religious Civic and Professional Organizations
- **Apparel:** Childrens Apparel, Family Apparel, Jewelry and Giftware, Luggage and Leather Stores, Men's Apparel, Miscellaneous Apparel, Shoe Stores, Women's Apparel
- **Information Products and Services:** Communications Telecommunications Cable Services, Information Retrieval Services, Miscellaneous Publishing Industries, Movie and Other Theatrical, Software Production Network Services and Data Processing
- **Travel And Entertainment:** Accommodations, Other Transportation Services, Airlines, Bus, Cruise Lines, Railroad, Taxi and Limousine, Vehicle Rental, Travel Agencies and Tour Operators
- **Sporting Goods and Hobbies:** Book Stores, Music and Videos, Newspapers and Magazines, Sporting Goods apparel footwear
- **Home Improvement Centers:** Home Improvement Centers
- **Arts Entertainment and Recreation:** Amusement Recreation Activities, Live Performances Events Exhibits, Miscellaneous Entertainment and Recreation, Professional Sports Teams

What happens if I have more than one debit card?

All Butterfield Mastercard personal debit products in the participant's name are considered for both the main goal and the secondary objective. Therefore, any debit card you use will influence your goal.

When will my purchases be reflected?

Transactional information will be updated weekly on the platform. If participants do not see their recent purchases reflected yet, they should wait a few days until the platform updates.

How will I know when I have achieved my Goal?

Once registered and the first transaction is made, Butterfield will send weekly communications via email and/or text messages informing them of their status in the campaign. When the participant meets the goal, they will receive a notification indicating that they have met their goal and will begin participating in the one-day experience raffle.

What does the one-day experience consist of?

One (1) one-day experience for two (2) people will be awarded in this promotion. The winners will be picked up from their address and enjoy the following: A lunch at Kimpton Seafire hotel, access to the pool and drinks at Kimpton Seafire hotel, a Spa Seafire couples retreat experience with body massages, a helicopter tour at sunset, an appetizer at Camana Bay or Ritz-Carlton hotel, before being dropped off at their address.

Can I exchange the prize for cash?

No, the prize cannot be redeemed or exchanged for cash or any other product or service other than those stipulated in the prize terms and conditions.

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(ii) The Bank will hold a raffle to select the winner of the prepaid card among those who met the main goal, excluding the one-day experience winner if they met the secondary goal.

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- **Apparel:** Childrens Apparel, Family Apparel, Jewelry and Giftware, Luggage and Leather Stores, Men's Apparel, Miscellaneous Apparel, Shoe Stores, Women's Apparel
- **Health Care Services:** Health Care and Social Assistance, Optical
- **Information Products and Services:** Communications Telecommunications Cable Services, Information Retrieval Services, Miscellaneous Publishing Industries, Movie and Other Theatrical, Software Production Network Services and Data Processing
- **Home Improvement Centers:** Home Improvement Centers
- **Travel And Entertainment:** Accommodations, Other Transportation Services, Airlines, Bus, Cruise Lines, Railroad, Taxi and Limousine, Vehicle Rental, Travel Agencies and Tour Operators
- **Sporting Goods and Hobbies:** Book Stores, Music and Videos, Newspapers and Magazines, Sporting Goods apparel footwear

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What does the one-day experience consist of?

One (1) one-day experience for two (2) people will be awarded in this promotion. The winners will be picked up from their address and enjoy the following: a Catamaran excursion, lunch at the beach club restaurant at the Rosewood Hotel, a couple's SENSE spa suite experience, and a sunset to stargazing dinner, before being dropped off at their address.

Can I exchange the prize for cash?

No, the prize cannot be redeemed or exchanged for cash or any other product or service other than those stipulated in the prize terms and conditions.