

Butterfield Mastercard - Use Your Debit to Win Campaign

TERMS AND CONDITIONS

Initiative Name	Use Your Debit to Win Campaign
Promotor	Butterfield Bank (Cayman) Limited (the “Bank”) 12 Albert Panton Street P.O. Box 705, Grand Cayman KY1-1107, CAYMAN ISLANDS
Website	www.butterfieldgroup.com
Acceptance	Entry into the promotion constitutes acceptance of these terms and conditions (“Terms”). In case of any inconsistency between these Terms and any other published material, these Terms prevail.
Initiative Period	The Promotion will take place during the following period: Start: 11 th of July 2024, 12:01AM, Cayman time End: 13 th of September 2024, 11:59 PM, Cayman time No promotions will be accepted outside this period.
Eligibility guidelines	Only those customers selected by the Bank who are natural persons, legal residents of the Cayman Islands, and eighteen (18) years of age or older may participate. Participants must be resident in the Cayman Islands at the time of entry; otherwise, their participation may be deemed invalid. Additionally, participants must possess a Mastercard debit card issued by Butterfield Bank. Directors, employees, suppliers (including their staff), and contractors of the Bank and its related entities, as well as their immediate family members or those residing at the same address, are not eligible to participate in the initiative. To be eligible to participate in the promotion, a customer’s account must be in good standing and their personal contact information, including address, email address, and phone number, must be current (both at the time of entry and at the time of winner selection).
Main objective prize details	One-day experience for two (2) people will be raffled 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 and an appetizer at Camana Bay or Ritz-Carlton hotel, before being dropped off at their address. Except as specified in these Terms, each prize is non-transferable, non-refundable, nonexchangeable, non-replaceable and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms. Please note that the Guest must be eighteen (18) years or older on the date of experience. The experience must be used within 1 year of acceptance.

Number of prizes of the main objective	Two (2) one-day experiences will be awarded to a total of two winners.
Entry Requirements for main objective	<p>To participate in the main prize draw, customers must meet their spending target and, if applicable, their category target during the campaign period. If there are no category targets to meet, the customer only needs to meet the spending target. The categories that may be assigned to customers are listed below. Customers who meet their targets will be entered into the draw to win 1 of 2 one-day experiences. Customers can achieve their targets by making purchases with the Butterfield Platinum Mastercard debit product Card registered in their name.</p> <p>Participating Business Categories:</p> <p>Everyday Spend: Automotive Fuel, Beer, Wine & Liquor Stores, Drug Store Chains, Grocery Stores, Health, Beauty & Medical Supplies</p> <p>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</p> <p>Eating Places and Bars: Bars, Taverns, nightclubs, Eating Places, Specialty Food Stores</p> <p>Miscellaneous Services: Cosmetics And Beauty Services, Dating Services, Death Care Services, Dry Cleaning and Laundry Services, Maintenance and Repair Services, Miscellaneous Personal Services, Photofinishing Services, Religious Civic and Professional Organizations</p> <p>Apparel: Childrens Apparel, Family Apparel, Jewelry and Giftware, Luggage and Leather Stores, Men’s Apparel, Miscellaneous Apparel, Shoe Stores, Women’s Apparel</p> <p>Health Care Services: Health Care and Social Assistance, Optical</p> <p>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</p> <p>Home Improvement Centers: Home Improvement Centers</p> <p>Travel And Entertainment: Accommodations, Other Transportation Services, Airlines, Bus, Cruise Lines, Railroad, Taxi and Limousine, Vehicle Rental, Travel Agencies and Tour Operators</p> <p>Sporting Goods and Hobbies: Book Stores, Music and Videos, Newspapers and Magazines, Sporting Goods apparel footwear</p>
Secondary objective prize details	<p>Prepaid Mastercard gift card of value of US\$1,500 will be raffled in this promotion.</p> <p>Except as specified in these Terms, each prize is non-transferable, non-refundable, non-exchangeable, non-replaceable and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms. Please note that the winner must be eighteen (18) years or older.</p>
Number of prizes of the Secondary objective	Two (2) prepaid gift cards of a value of US\$1,500.
Conditions associated with prepaid card	<p>The pre-paid gift cards can only be used for online purchases or purchases by phone (if accepted). You will not be able to download your balance to your digital wallet. The digital cards can be redeemed at most merchants that accept online purchases. Cash cannot be withdrawn from the pre-paid gift card and cannot be used for money transfers.</p> <p>This card can be used anywhere Mastercard is accepted except the following countries:</p> <ul style="list-style-type: none"> • Afghanistan

	<ul style="list-style-type: none"> • Belarus • Cuba • Iran • North Korea • Russia • Sudan • Syria • Ukraine • Venezuela <p>Usage outside the US this card is subject to a 3% conversion rate. Check your balance and recent transactions at www.perfectgift.com/check. Mastercard prepaid cards cannot be reloaded. Our virtual cards can only be used online and are used just like a regular credit or debit card. If you are asked for your name and/or address to complete an online purchase, use your name and address. If the value of the purchase exceeds the available funds on your pre-paid gift card, the transaction may be declined. Be sure to make a purchase of less than the balance on the card and be aware that purchases outside the U.S. will be charged 3% of the value of the card. The card will expire in 6 months after issuance. The expiration date can be seen on the digital card. We are not responsible for the quality, safety, legality or any other aspect of the goods or services you purchase with the card.</p> <ul style="list-style-type: none"> • We recommend using your home network to redeem the reward. • We recommend using Google Chrome on a Laptop/ Desktop, as this combination works well with the redemption process.
Entry Requirements for secondary objective	<p>To be eligible for the secondary objective prize, customers must first meet the main objective/goal and must not exceed their withdrawal limit during the campaign period. Customers who meet both objectives will be entered into a draw for 1 of 2 US\$1,500 prepaid card. Please note that the customer's withdrawal limit will be the total limit applicable across all debit products held by that customer.</p>
Prize Draw	<p>A random prize draw will occur on Thursday, 26th of September 2024.</p> <p>Location of draw:</p> <p>12 Albert Pantan Street Grand Cayman KY1-1107, CAYMAN ISLANDS</p> <p>Please note the draw will not occur publicly. The Bank in its sole discretion reserves the right to change the date of the prize draw to an alternate date.</p> <p>The prize(s) will be awarded to the entrant(s) randomly drawn who have made a valid entry. The Bank may draw additional reserve entries (and record them in order). In the event that an invalid entry is drawn, the Bank may award the prize to a reserve entry using the order of the reserve drawing.</p>
Notification of winners	<p>Prize winners will be notified via the email address and / or telephone number set out in their customer profile with the Bank no later than five (5) business days from the date of the prize draw. Notification to winners will be deemed to have occurred when the Bank e-mails or calls the individual and the individual acknowledges the notification, or two (2) business days has elapsed since the email to the prospective winner was sent.</p>

Forfeited prizes	<p>If a winner does not respond and/or collect their prize within five (5) business days, the prize will be deemed to have been forfeited.</p> <p>Certain prizes must be taken /used at a specified period. If a prize winner is unable to use the prize within the specified period, the Bank may deem the prize to be forfeited and award the prize to another winner.</p> <p>If the prize winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Bank will have no further obligation with respect to that prize or portion of the prize.</p>
Unclaimed prize draw	<p>Should a winner be deemed to have forfeited their prize, a second chance winner will be selected for the unclaimed prize.</p> <p>A random unclaimed prize draw will occur within ten (10) business days from the date which the original winner was notified that they had won their prize.</p> <p>Location of draw:</p> <p>12 Albert Panton Street Grand Cayman KY1-1107, CAYMAN ISLANDS</p> <p>Please note the draw will not occur publicly.</p> <p>The unclaimed prize(s) will be awarded to the entrant(s) randomly drawn who have made a valid entry. The Bank may draw additional reserve entries (and record them in order). In the event that an invalid entry is drawn, the Bank may award the unclaimed prize to a reserve entry using the order of the reserve drawing.</p>
Notification of unclaimed prize winners	<p>Unclaimed prize winners will be notified via the email address set out in their customer profile with the Bank no later than five (5) business days from the date of the unclaimed prize draw.</p>
Invalid entries	<p>The Bank accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible, or misdirected entries, claims, or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received or recorded by the Bank for any reason. The Bank is not liable for any consequences of user error including (without limitation) costs incurred. The Bank will not correspond with any invalid entries.</p>
Resolution	<p>The Bank expressly reserves the right to resolve any discrepancies, disputes or otherwise unforeseen circumstances as it deems fit, and the Bank's decision will be final and binding upon every person who enters. No correspondence will be entered into. The Bank expressly reserves the right to change or alter these Terms at any time.</p>
Prizes consisting of travel and /or activities (if applicable)	<p>Prizes consisting of travel and/or activities and all elements of the travel and/or activity must be taken as and when offered or will be forfeited, and if forfeited, the Bank and any supplier of the travel or activity will not be liable.</p> <p>Prizes with elements of travel and other activities are subject to any additional terms and conditions imposed by the relevant supplier and/or the Bank, including, as relevant:</p> <ol style="list-style-type: none"> i. validity periods (including black-out periods).

	<ul style="list-style-type: none"> ii. booking and availability of flights, accommodation and events (re-bookings are not allowed); iii. a requirement that the prize winner and guest travel together on the same itinerary; iv. conditions of travel (including behavior requirements); v. travel dates and specified travel exclusion periods; vi. any additional fees (payable by you) relating to changes made by you to a prize after it has been booked; vii. the requirement to obtain all necessary documents to travel to any overseas location specified, including a current and valid passport and any visas required; viii. a requirement to present your credit card when checking in to accommodation; ix. a requirement that any person taking the prize must be over the age of 18 years or, if approved by the Bank at their discretion, any person that is aged under 18 years old must be accompanied by their parent or guardian at all times; and x. details of the travel and/or activities may be subject to change. <p>The Prize winner and, if relevant, any guest, are (each) responsible for obtaining any travel insurance (and all other forms of insurance) that they may wish to obtain at their own expense and hereby acknowledges that the Bank has not and will not obtain or provide travel insurance or any other form of insurance.</p> <p>The Prize winner and, if relevant, any guest must not have any medical, legal or any other reason that would prevent them from accepting the prize.</p> <p>The Prize winner and, if relevant, any guest, are each bound by the term and conditions of all airlines, hotels and other third-party service providers used in connection with the prize.</p> <p>In the event the trip is cancelled for any reason whatsoever, in whole or in part, including but not limited to cancellations, postponements, an event of force majeure, or for any other reason, then the remaining components of the prize shall constitute full satisfaction of the Bank's prize obligation to the prize winner and, if relevant, any guest, and no other or additional compensation will be awarded.</p> <p>The Bank is not responsible for any cancellations, delays, diversions, or substitutions or any or any act or omissions by the airline, hotel, or any other persons providing any of these services and accommodations.</p> <p>The prize winner and, if relevant, any guest must adhere to any COVID-19 or health related requirements that are imposed by country of residence or destination, travel suppliers and governments, such as vaccinations, completing health affidavit forms, health screenings prior to departure or upon arrival, face coverings, or quarantines prior, during or after your trip.</p>
Travel and/or Activities at your Own Risk (if applicable)	<p>In respect of any prize comprising of travel or any other activity, you expressly acknowledge and accept that:</p> <ul style="list-style-type: none"> i. some aspects of such travel or activity may be inherently risky and may involve dangerous activities. ii. undertaking such travel or activity is at your own risk and sole discretion and you will make your own assessment of the risks and of your own suitability to participate in or to undertake such activity or travel; and iii. The Bank, any travel prize supplier, its associated agencies, and companies make no representation as to the safety, conditions or other issues that may exist at any destination.

	<p>The Bank and travel prize supplier strongly recommend that you, and if relevant, any guest, at your own cost, take out travel insurance and conduct your own independent research prior to travelling.</p> <p>The prize winner must follow government advice in relation to using their prize, in particular they must follow any restrictions in relation to travelling. Please check government advisories before booking and travelling.</p> <p>The Bank and any prize supplier shall not be liable for any loss or damage whatsoever that is suffered by any entrant, winner, and of relevant, any guest of the winner (including but not limited to indirect or consequential loss), or for any personal injury suffered or sustained as a result of taking any prize, except for any liability that cannot be excluded by law. The Bank and supplier of the prize may impose a condition that a liability waiver is completed by the prize winner, and if relevant, any guest.</p>
Unspecified Costs	The prize winner is responsible for all other unspecified costs related to a prize, including but not limited to meals, transport, insurance (including excesses), special seating assignments, baggage fees, alcoholic beverages, gratuities and tips in-room charges, taxes, mobile or data plans, installation costs, costs associated with ongoing use of the prize, airfare (if not included in the booked travel)
Prize Sharing (if applicable)	The Bank and / or any prize supplier are not responsible for any dispute between you and any person with whom you choose to, or choose not to, share your prize.
Prize Vouchers	Any voucher, certificate, gift card, stored value card and /or pre-paid money card (“Prize Voucher”) shall be valid until the expiry date stated on the voucher or as advised by the provider of the Prize Voucher. Each entrant agrees to abide by the stated or advised terms and conditions applicable to the relevant Prize Voucher. The Bank and any provider of a Prize Voucher are not liable for any voucher that has been lost, stolen, misplaced, damaged, forged or tampered with in any way.
Suspected Tampering of Promotion	If this promotion is not capable of running as planned due to any reason, including unauthorized intervention, fraud, or any other causes beyond the control of the Bank, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, the Bank reserves the right (subject to any applicable law) in its sole discretion to cancel the promotion or to disqualify any individual who the Bank reasonably suspects has tampered with the entry process.
Warranties	To the greatest extent permitted by law, the Bank excludes all warranties, representations or guarantees (“Warranties”) regarding the promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties, and the Bank makes no Warranties and disclaims all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Bank and its subsidiaries and affiliates (including their respective officers, employees and agents) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Bank or that the Bank may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
Privacy Policy	The Bank collects your information to include you in this promotion. Collection, use, disclosure and retention of your personal information is governed by the Bank’s Privacy Policy which can be found on the Bank’s public website at https://www.butterfieldgroup.com/privacy-policy .

Social media	From time to time the Bank may use Facebook, YouTube, Instagram, TikTok, or Snapchat collectively, (“Social Media Providers”) to advertise or promote the Promotion and any prize winner of the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed, or administered by, or associated with any Social Media Provider and to release the Social Media Providers from all liability in relation to the Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Bank and not the Social Media Providers.
Publicity Releases	In the event that an entrant is a winner, such entrant consents to the Bank and its affiliates, and where relevant, any supplier of travel or activities which form part of the prize, using their name, likeness, image and/or voice in in any media for a time period of 2 years without remuneration or compensation for the purpose of promoting the promotion (including any outcome) and/or promoting the Bank, its affiliates and card partners.
Tax Implications	It is possible that tax implications may arise from accepting a prize. The Bank and any prize supplier do not accept any responsibility for any tax implications that may arise from accepting a prize. Independent financial advice should be sought.
Governing Law	The promotion and these Terms will be governed by the law of the Cayman Islands. Entrants accept the non-exclusive jurisdiction of courts and tribunals of the Cayman Islands in connection with disputes concerning the promotion.

Butterfield Mastercard - Use Your Debit to Win Campaign

TERMS AND CONDITIONS

Initiative Name	Use Your Debit to Win Campaign
Promotor	The Bank of N.T. Butterfield & Son Limited (the "Bank") 65 Front Street Hamilton, HM12 BERMUDA
Website	www.butterfieldgroup.com
Acceptance	Entry into the promotion constitutes acceptance of these terms and conditions ("Terms"). In case of any inconsistency between these Terms and any other published material, these Terms prevail.
Initiative Period	The Promotion will take place during the following period: Start: 11 th of July 2024, 12:01AM, Bermuda time End: 13 th of September 2024, 11:59 PM, Bermuda time No promotions will be accepted outside this period.
Eligibility guidelines	Only those customers selected by the Bank who are natural persons, legal residents of Bermuda, and eighteen (18) years of age or older may participate. Participants must be a permanent resident of Bermuda at the time of entry; otherwise, their participation may be deemed invalid. Additionally, participants must possess a Mastercard Platinum debit card issued by Butterfield ("Card"). Directors, employees, suppliers, contractors (including supplier and contractor employees of the Bank and its subsidiaries and affiliates, as well as any immediate family members thereof or any individuals residing at the same address of the same, are not eligible to participate in the initiative. To be eligible to participate in the promotion, a customer's Card account must be in good standing as defined by Butterfield and their personal contact information, including address, email address, and phone number, must be current (both at the time of entry and at the time of winner selection).
Main objective prize details	A one-day experience for two (2) people will be raffled in this promotion. The winners will be [identified and selected using the mailing address set out in their customer profile with the Bank] and will each 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 Bermuda residential address. Except as specified in these Terms, each prize is non-transferable, non-refundable, nonexchangeable, non-replaceable and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms. Please note that the Guest must be eighteen (18) years or older on the date of experience. The experience must be used within 1 year of acceptance.

Number of prizes of the main objective	Two (2) one-day experiences will be awarded to a total of two winners.
Entry Requirements for main objective	<p>To participate in the main prize draw, customers must meet their spending target and, if applicable, their category target during the campaign period. If there are no category targets to meet, the customer only needs to meet the spending target. The categories that may be assigned to customers are listed below. Customers who meet their targets will be entered into the draw to win 1 of 2 one-day experiences. Customers can achieve their targets by making purchases with the Butterfield Platinum Mastercard debit product Card registered in their name.</p> <p>Participating Business Categories:</p> <p>Everyday Spend: Automotive Fuel, Beer, Wine & Liquor Stores, Drug Store Chains, Grocery Stores, Health, Beauty & Medical Supplies</p> <p>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</p> <p>Eating Places and Bars: Bars, Taverns, nightclubs, Eating Places, Specialty Food Stores</p> <p>Miscellaneous Services: Cosmetics And Beauty Services, Dating Services, Death Care Services, Dry Cleaning and Laundry Services, Maintenance and Repair Services, Miscellaneous Personal Services, Photofinishing Services, Religious Civic and Professional Organizations</p> <p>Apparel: Childrens Apparel, Family Apparel, Jewelry and Giftware, Luggage and Leather Stores, Men’s Apparel, Miscellaneous Apparel, Shoe Stores, Women’s Apparel</p> <p>Health Care Services: Health Care and Social Assistance, Optical</p> <p>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</p> <p>Home Improvement Centers: Home Improvement Centers</p> <p>Travel And Entertainment: Accommodations, Other Transportation Services, Airlines, Bus, Cruise Lines, Railroad, Taxi and Limousine, Vehicle Rental, Travel Agencies and Tour Operators</p> <p>Sporting Goods and Hobbies: Book Stores, Music and Videos, Newspapers and Magazines, Sporting Goods apparel footwear</p>
Secondary objective prize details	<p>Prepaid Mastercard gift card of value of US\$1,500 will be raffled in this promotion.</p> <p>Except as specified in these Terms, each prize is non-transferable, non-refundable, non-exchangeable, non-replaceable and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms. Please note that the winner must be eighteen (18) years or older on the date of departure from Bermuda.</p>
Number of prizes of the Secondary objective	Two (2) prepaid gift cards of a value of US\$1,500.
Conditions associated with prepaid card	<p>The pre-paid gift cards can only be used for online purchases or purchases by phone (if accepted). You will not be able to download your balance to your digital wallet. The digital cards can be redeemed at most merchants that accept online purchases. Cash cannot be withdrawn from the pre-paid gift card and cannot be used for money transfers.</p> <p>This card can be used anywhere Mastercard is accepted except the following countries:</p> <ul style="list-style-type: none"> • Afghanistan • Belarus

	<ul style="list-style-type: none"> • Cuba • Iran • North Korea • Russia • Sudan • Syria • Ukraine • Venezuela <p>Usage outside the US this card is subject to a 3% conversion rate. Check your balance and recent transactions at www.perfectgift.com/check. Mastercard prepaid cards cannot be reloaded. Our virtual cards can only be used online and are used just like a regular credit or debit card. If you are asked for your name and/or address to complete an online purchase, use your name and address. If the value of the purchase exceeds the available funds on your pre-paid gift card, the transaction may be declined. Be sure to make a purchase of less than the balance on the card and be aware that purchases outside the U.S. will be charged 3% of the value of the card. The card will expire in 6 months after issuance. The expiration date can be seen on the digital card. We are not responsible for the quality, safety, legality or any other aspect of the goods or services you purchase with the card.</p> <ul style="list-style-type: none"> • We recommend using your home network to redeem the reward. • We recommend using Google Chrome on a Laptop/ Desktop, as this combination works well with the redemption process.
Entry Requirements for secondary objective	<p>To be eligible for the secondary objective prize, customers must first meet the main objective/goal and must not exceed their withdrawal limit during the campaign period. Customers who meet both objectives will be entered into a draw for 1 of 2 US\$1,500 prepaid card. Please note that the customer's withdrawal limit will be the total limit applicable across all debit products held by that customer.</p>
Prize Draw	<p>A random prize draw will occur on Thursday, 26th of September 2024.</p> <p>Location of draw:</p> <p>65 Front Street Hamilton, HM12 BERMUDA</p> <p>Please note the draw will not occur publicly. The Bank in its sole discretion reserves the right to change the date of the prize draw to an alternate date.</p> <p>The prize(s) will be awarded to the entrant(s) randomly drawn who have made a valid entry. The Bank may draw additional reserve entries (and record them in order). In the event that an invalid entry is drawn, the Bank may award the prize to a reserve entry using the order of the reserve drawing.</p>
Notification of winners	<p>Prize winners will be notified via the email address and / or telephone number set out in their customer profile with the Bank no later than five (5) business days from the date of the prize draw. Notification to winners will be deemed to have occurred when the Bank e-mails or calls the individual and the individual acknowledges the notification, or two (2) business days has elapsed since the email to the prospective winner was sent.</p>

Forfeited prizes	<p>If a winner does not respond and/or collect their prize within five (5) business days, the prize will be deemed to have been forfeited.</p> <p>Certain prizes must be taken /used at a specified period. If a prize winner is unable to use the prize within the specified period, the Bank may deem the prize to be forfeited and award the prize to another winner.</p> <p>If the prize winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Bank will have no further obligation with respect to that prize or portion of the prize.</p>
Unclaimed prize draw	<p>Should a winner be deemed to have forfeited their prize, a second chance winner will be selected for the unclaimed prize.</p> <p>A random unclaimed prize draw will occur within ten (10) business days from the date which the original winner was notified that they had won their prize.</p> <p>Location of draw:</p> <p>65 Front Street Hamilton, HM12 BERMUDA</p> <p>Please note the draw will not occur publicly.</p> <p>The unclaimed prize(s) will be awarded to the entrant(s) randomly drawn who have made a valid entry. The Bank may draw additional reserve entries (and record them in order). In the event that an invalid entry is drawn, the Bank may award the unclaimed prize to a reserve entry using the order of the reserve drawing.</p>
Notification of unclaimed prize winners	<p>Unclaimed prize winners will be notified via the email address set out in their customer profile with the Bank no later than five (5) business days from the date of the unclaimed prize draw.</p>
Invalid entries	<p>The Bank accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible, or misdirected entries, claims, or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received or recorded by the Bank for any reason. The Bank is not liable for any consequences of user error including (without limitation) costs incurred. The Bank will not correspond with any invalid entries.</p>
Resolution	<p>The Bank expressly reserves the right to resolve any discrepancies, disputes or otherwise unforeseen circumstances as it deems fit, and the Bank's decision will be final and binding upon every person who enters. No correspondence will be entered into. The Bank expressly reserves the right to change or alter these Terms at any time.</p>
Prizes consisting of travel and /or activities (if applicable)	<p>Prizes consisting of travel and/or activities and all elements of the travel and/or activity must be taken as and when offered or will be forfeited, and if forfeited, the Bank and any supplier of the travel or activity will not be liable.</p> <p>Prizes with elements of travel and other activities are subject to any additional terms and conditions imposed by the relevant supplier and/or the Bank, including, as relevant:</p> <ol style="list-style-type: none"> i. validity periods (including black-out periods). ii. booking and availability of flights, accommodation and events (re-bookings are not allowed);

	<ul style="list-style-type: none"> iii. a requirement that the prize winner and guest travel together on the same itinerary; iv. conditions of travel (including behavior requirements); v. travel dates and specified travel exclusion periods; vi. any additional fees (payable by you) relating to changes made by you to a prize after it has been booked; vii. the requirement to obtain all necessary documents to travel to any overseas location specified, including a current and valid passport and any visas required; viii. a requirement to present your credit card when checking in to accommodation; ix. a requirement that any person taking the prize must be over the age of 18 years or, if approved by the Bank at their discretion, any person that is aged under 18 years old must be accompanied by their parent or guardian at all times; and x. details of the travel and/or activities may be subject to change. <p>The Prize winner and, if relevant, any guest, are (each) responsible for obtaining any travel insurance (and all other forms of insurance) that they may wish to obtain at their own expense and hereby acknowledges that the Bank has not and will not obtain or provide travel insurance or any other form of insurance.</p> <p>The Prize winner and, if relevant, any guest must not have any medical, legal or any other reason that would prevent them from accepting the prize.</p> <p>The Prize winner and, if relevant, any guest, are each bound by the term and conditions of all airlines, hotels and other third-party service providers used in connection with the prize.</p> <p>In the event the trip is cancelled for any reason whatsoever, in whole or in part, including but not limited to cancellations, postponements, an event of force majeure, or for any other reason, then the remaining components of the prize shall constitute full satisfaction of the Bank's prize obligation to the prize winner and, if relevant, any guest, and no other or additional compensation will be awarded.</p> <p>The Bank is not responsible for any cancellations, delays, diversions, or substitutions or any or any act or omissions by the airline, hotel, or any other persons providing any of these services and accommodations.</p> <p>The prize winner and, if relevant, any guest must adhere to any COVID-19 or health related requirements that are imposed by country of residence or destination, travel suppliers and governments, such as vaccinations, completing health affidavit forms, health screenings prior to departure or upon arrival, face coverings, or quarantines prior, during or after your trip.</p>
Travel and/or Activities at your Own Risk (if applicable)	<p>In respect of any prize comprising of travel or any other activity, you expressly acknowledge and accept that:</p> <ul style="list-style-type: none"> i. some aspects of such travel or activity may be inherently risky and may involve dangerous activities. ii. undertaking such travel or activity is at your own risk and sole discretion and you will make your own assessment of the risks and of your own suitability to participate in or to undertake such activity or travel; and iii. The Bank, any travel prize supplier, its associated agencies, and companies make no representation as to the safety, conditions or other issues that may exist at any destination. <p>The Bank and travel prize supplier strongly recommend that you, and if relevant, any guest, at your own cost, take out travel insurance and conduct your own independent research prior to travelling.</p>

	<p>The prize winner must follow government advice in relation to using their prize, in particular they must follow any restrictions in relation to travelling. Please check government advisories before booking and travelling.</p> <p>The Bank and any prize supplier shall not be liable for any loss or damage whatsoever that is suffered by any entrant, winner, and of relevant, any guest of the winner (including but not limited to indirect or consequential loss), or for any personal injury suffered or sustained as a result of taking any prize, except for any liability that cannot be excluded by law. The Bank and supplier of the prize may impose a condition that a liability waiver is completed by the prize winner, and if relevant, any guest.</p>
Unspecified Costs	The prize winner is responsible for all other unspecified costs related to a prize, including but not limited to meals, transport, insurance (including excesses), special seating assignments, baggage fees, alcoholic beverages, gratuities and tips in-room charges, taxes, mobile or data plans, installation costs, costs associated with ongoing use of the prize, airfare (if not included in the booked travel)
Prize Sharing (if applicable)	The Bank and / or any prize supplier are not responsible for any dispute between you and any person with whom you choose to, or choose not to, share your prize.
Prize Vouchers	Any voucher, certificate, gift card, stored value card and /or pre-paid money card (“Prize Voucher”) shall be valid until the expiry date stated on the voucher or as advised by the provider of the Prize Voucher. Each entrant agrees to abide by the stated or advised terms and conditions applicable to the relevant Prize Voucher. The Bank and any provider of a Prize Voucher are not liable for any voucher that has been lost, stolen, misplaced, damaged, forged or tampered with in any way.
Suspected Tampering of Promotion	If this promotion is not capable of running as planned due to any reason, including unauthorized intervention, fraud, or any other causes beyond the control of the Bank, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, the Bank reserves the right (subject to any applicable law) in its sole discretion to cancel the promotion or to disqualify any individual who the Bank reasonably suspects has tampered with the entry process.
Warranties	To the greatest extent permitted by law, the Bank excludes all warranties, representations or guarantees (“Warranties”) regarding the promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties, and the Bank makes no Warranties and disclaims all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Bank and its subsidiaries and affiliates (including their respective officers, employees and agents) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Bank or that the Bank may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
Privacy Policy	The Bank collects your information to include you in this promotion. Collection, use, disclosure and retention of your personal information is governed by the Bank’s Privacy Policy which can be found on the Bank’s public website at https://www.butterfieldgroup.com/privacy-policy .
Social media	From time to time the Bank may use Facebook, YouTube, Instagram, TikTok, or Snapchat collectively, (“Social Media Providers”) to advertise or promote the Promotion and any prize winner of the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed, or administered by, or associated with any Social Media Provider and to release the Social Media Providers from all liability in relation to the Promotion. Any questions,

	comments or complaints regarding the Promotion should be directed to the Bank and not the Social Media Providers.
Publicity Releases	In the event that an entrant is a winner, such entrant consents to the Bank and its affiliates, and where relevant, any supplier of travel or activities which form part of the prize, using their name, likeness, image and/or voice in in any media for a time period of 2 years without remuneration or compensation for the purpose of promoting the promotion (including any outcome) and/or promoting the Bank, its affiliates and card partners.
Tax Implications	It is possible that tax implications may arise from accepting a prize. The Bank and any prize supplier do not accept any responsibility for any tax implications that may arise from accepting a prize. Independent financial advice should be sought.
Governing Law	The promotion and these Terms will be governed by the laws of Bermuda. Entrants accept the non-exclusive jurisdiction of courts and tribunals of Bermuda in connection with disputes concerning the promotion.