

Terms and Conditions for “40 Years, 40 Wins” Giveaway Promotion Prize Draw

Summary

Every National Bank of Dominica Ltd (NBD) customer who signs up for a new product of NBD and whose product application is approved by the NBD, will qualify to enter a draw.

Definitions:

‘Customer’ means the holder of an NBD deposit or loan account, including but not limited to the primary account holder.

‘Product’ means any service, offered by the Bank to customers, with the following unique attributes: a product name, a service agreement and an application form.

‘Entrant’ means any customer who qualifies to enter the draw and has entered his/her completed raffle ticket into the raffle drum.

‘NBD Ltd’ means National Bank of Dominica Ltd.

‘Promotion Period’ means the applicable Period as detailed in Section 6 below, which ends at the date of the final Prize Draw.

‘Winning Entrant’ means an entrant that has been randomly selected as a winner during any draw within the Promotion Period.

The Prizes

1. Each winner will receive one of the following prizes.
 - i. Waiver of interest on an NBD loan facility for 4 months*
 - ii. One night for two at Sunset Bay Club (dinner and breakfast inclusive)
 - iii. One forty inch flat screen T.V.
 - iv. A gift voucher (redeemable at one of a select group of retail enterprises)
 - v. A trip for two to St. Lucia, plus EC \$1000 credit

*NBD Ltd will waive the loan interest payments due from the Wining Entrant for four consecutive months. The applicable loan facility will be determined by NBD Ltd. The total value of interest waived by NBD Ltd will not exceed EC\$5000.00. During the four month waiver period, the Winning Entrant will be obliged to pay any amount of interest due to NBD Ltd, exceeding the allotted waiver value of EC\$1,250 per month.

Eligibility

2. Each prize draw is open to a Customer of the National Bank of Dominica Ltd, where such Customer meets the following requirements during the applicable Promotional Period (hereafter 'Entrant'):
 - i. A minimum if one product was approved for the customer by the National Bank of Dominica Ltd. during the Promotional Period.
 - ii. The Product(s) approved for the customer by the National Bank of Dominica Ltd., during the currency of the Promotion Period, is still valid or active at the time of the Prize Draw.
 - iii. The Product(s) approved for the customer by the National Bank of Dominica Ltd., during the currency of the Promotion Period, is for personal use and not for business use.
 - iv. The account associated to the product(s) approved for the customer by the National Bank of Dominica Ltd., is active and in good standing at the time of the Prize Draw;
 - v. The raffle ticket provided to the customer by a representative of NBD, has been completed by the customer, to include the customer's name, title and contact number, in legible print and placed into one of the raffle boxes stationed at an NBD branch. The customer will be awarded one raffle ticket per product approved.
3. The Customer will be entered into the Prize Draw at the time when all requirements of eligibility have been satisfied.
4. Notwithstanding the foregoing, any Customer who is an NBD employee, member of the Board of Directors, or any party professionally associated with the Prize Draw shall be ineligible.
5. For joint accounts, one customer will be entered into the draw per product.

The Promotion

6. The Promotion Period is as follows:
 - i. March 12th to December 21st, 2018 (inclusive);
 - ii. December 21st, 2018 shall hereafter be referred to as the "Closing Date".
7. NBD will select, at random, four Entrants as winners of the Prize Draw each month within the Promotion Period.
8. Each winning Entrant will be contacted using the number provided on the raffle ticket or the last known telephone number on NBD's records. Should NBD be unable, for any reason, to contact the Winning Entrant or should the Winning Entrant be unable to accept the prize within a time determined by NBD, NBD reserves the right to award the Prize to an alternate winner, drawn in accordance with these Terms and Conditions.

9. The Winning Entrant will be required to attend the office of NBD in person to collect the prize, no later than 5 business days after the Winning Entrant is contacted by an NBD representative with information that they have been selected as a winner of the said promotion.

The Prize is not exchangeable and cannot be exchanged for money or money's worth.

By entering the draw each the Entrant unreservedly agrees to these terms and conditions which govern the Promotion and the awarding of Prizes.

The winning Entrant shall be solely responsible for any taxes or other charges levied in relation to the delivery or receipt of the Promotional Prize.

Publicity

10. (a) The Winning Entrant, by accepting the Prize, consents to NBD, at its sole discretion, publishing the names, videos and photographs of the Winning Entrant, and any statements made by or attributed to them in relation to the Prize Draw or Promotion, for a period of time to be determined at the sole discretion of NBD.

(b) The Winning Entrant, by accepting the Prize, consents to waive any and all rights to access or publish his/her statements in relation to the Prize, video or photographs, without first obtaining the approval of NBD. NBD may withhold approval at its discretion.

Liability and Governing Law

11. NBD reserves the right, at its absolute discretion and without notice, to vary any aspect of the Promotion, including the Prize and all Entrants agree that no liability shall attach to NBD as a result thereof.
12. By entering the Promotion, or receipt of any Prize, each Entrant agrees to release and hold NBD and its agents harmless from and against any claim, cause of action including any loss or damage, arising out of participation in the Promotions or receipt, use or misuse of any Prize. Without limiting the foregoing, NBD shall not be liable for any incorrect or inaccurate information, technical or human error which may occur in the administration of the promotion or the recording and processing of the entries.
13. NBD's decision on all matters relating to the Promotion is final and no correspondence or deliberation will be entered into.
14. The Agreement shall be governed and shall be construed in accordance with the Laws of the Commonwealth of Dominica.