

## **TERMS AND CONDITIONS FOR BUILD YOUR OWN WORLDWIDE TRAVEL CAMPAIGN – 1<sup>st</sup> JUNE TO 14<sup>th</sup> AUGUST 2026.**

The following terms and conditions apply to the **“BUILD YOUR OWN WORLDWIDE TRAVEL CAMPAIGN”** (“Campaign”) and by participating in the Campaign you are deemed to have read, understood, and accepted these terms and conditions.

Terms and Conditions:

### **1. DISCLAIMER:**

This Campaign is operated by Stanbic Bank Ghana LTD (**“Promoter”**) in collaboration with Mastercard Prepaid Management Services Ltd (**“MPMS”**).

MPMS is not a card issuer and does not provide credit, debit or any financial services. Any issues you may have with respect to your Card should be directed to Stanbic Bank Ghana LTD and not to MPMS. The relationship between MPMS and the Stanbic Bank Ghana LTD does not create any relationship direct or indirect between you and MPMS.

These terms and conditions are different from the agreements between you and Stanbic Bank Ghana LTD and unless as otherwise specified in these terms and conditions, none of the terms of any agreement between you and the Stanbic Bank Ghana LTD has any effect on, or relationship with these terms and conditions.

### **2. DURATION:**

The Campaign runs from 1<sup>st</sup> May 2026 at 00:00hrs. to 14<sup>th</sup> August 2026 23:59:59hrs. (“Campaign Period”). There will be 1 (one) main Prize winner (“Winner”) drawn at the end of the Campaign period along with a Reserve List of potential winners. The Winner will be notified of the Campaign reward by a representative of Stanbic Bank Ghana LTD by email and / or telephone by after the draw to be held by 14<sup>th</sup> September 2026.

### **3. ELIGIBILITY:**

**Eligible Transactions** mean the following:

- a) **New card sales:** Customer must sign up for a new Money Wallet card between 1 May, 2026 and 14<sup>th</sup> August, 2026
- b) **Load and reload:** Customer must load a minimum of USD \$200 (Two Hundred United States Dollars), (or currency equivalent) during the Campaign Period.

#### 4. CAMPAIGN DYNAMICS

- a.) To qualify for the Campaign, the entrant must perform an Eligible Transaction, that is, be a completely new customer who signs up for a new Money Wallet card with an eligible load of \$200 (Two Hundred U.S dollars) or more during the campaign period.
- b.) Winner selection method: New load and reloads for new cardholders totalling \$200 or more will be entered into a prize electronic draw supervised by the National Lottery Authority (NLA). The more you perform Eligible Transactions, the more you increase your chances of winning.  
Five (5) entrants will be selected from the draw – one (1) Winner together with four (4) others on a Reserve List chosen in sequential order. Entrants on the Reserve List will not be contacted unless the Prize has been awarded to them following forfeiture, non-acceptance or conduct resulting in self-disqualification by the Winner.
- c.) The Winner is allowed one accompanying guest ("Guest") in respect of the Campaign Prize.
- d.) The Winner will be contacted by telephone and email by the Promoter within a week after the prize draw held on the **14<sup>th</sup> September 2026**.
- e.) The Winner must have an active card at the time of acceptance of the prize.
- f.) The Winner, after receipt of the winning notification, will have a confirmation period of fourteen (14) working days ("Confirmation Period") to:
  - Confirm they accept the terms and conditions of the campaign
  - Confirm they wish to accept the Prize.
- g.) Failure to respond within the Confirmation Period constitutes non-acceptance and will result in the Prize being forfeited.
- h.) If the Winner does not accept the Prize within the Confirmation Period or the Prize is forfeited per paragraph 4(g) above, it will be awarded to the next entrant on the Reserve List that placed second in the draw, and paragraph 4(e) above will be applicable in that instance. Acceptance of the Prize confirms the Winner's status under these Terms and Conditions.
- i.) Stanbic Bank Ghana LTD's decision in respect of the Winner of the Campaign is final and reserves the right to declare the Campaign void if it considers it unreasonable that the Campaign should proceed, whether due to an administrative error or otherwise.
- j.) The Winner and their accompanying Guest must be aged 18 (eighteen) years or above.

- k.) Loads/Reloads of Cards by cardholders who signed up for Moneywallet Cards before 1<sup>st</sup> May 2026 are excluded from the Eligible Transactions for this Campaign.

## **5.) THE CAMPAIGN PRIZE**

The Campaign Prize consists of a travel package for the Winner and their nominated Guest, that is two (2) people, which includes:

- Return economy flight tickets between Ghana and the chosen destination listed on **Priceless.com**
  - Return transfers between airport and hotel in chosen destination
  - Five (5) nights, in a 4-star accommodation including breakfast for the Winner and their Guest.
- a.) Up to two (2) experiences at the chosen destination to the total value of £500 (Five Hundred Pounds) plus transfers if required. Any overspend will be borne by the Winner.
- The Prize package is personal to the Winner and the sale or offering for sale, transfer, resale, donation, or exchange of any tickets and/or part of any of the Prize package is strictly prohibited (including, without limitation, in person or online via an online auction website or online ticket resale marketplace).

Stanbic Bank Ghana LTD reserves the right to cancel flight tickets and withdraw or make void any or all the Prize elements in this Campaign and such decision will be communicated to the Winner.

## **6.General**

- a.) Flights, accommodation, and experiences are organised and fulfilled using approved third-party suppliers, including our Prize fulfilment supplier, Big Group herein referred to as "Agency". Flights, accommodation, and experiences are strictly subject to availability and the terms and conditions of the flight, accommodation, or experience providers.
- B. Any issues, loss, liability, or claims arising from the Winner's redemption of the Prize shall, in the first instance, be raised with the relevant service provider at the selected destination, in accordance with that service provider's terms and conditions. Such matters may thereafter be escalated to the Promoter or the Agency, as applicable.

- C. Winner and their Guest are responsible for arranging their own transport between home address and airport in Ghana.
- D. Pre- travel processes and abiding destination laws are the responsibility of the Winner and their Guest.
- E. Prizes are valid until 31<sup>st</sup> December 2027 excluding global Public Holidays such as Christmas, Boxing Day, Easter and all Public Holidays in the selected **Priceless.com** destination.
- F. Winner and their Guest must provide their choice of travel dates at least six (6) weeks prior to their travel dates. Details on how to book dates for travel will be provided by the Agency to the Winner once selected.
- G. The Winner and their Guest must have a valid passport (with at least 6 months' validity period remaining after return date) and must satisfy any special visa requirements that may apply to the travel. Passports and visas are the responsibility and cost of the Winner. Promoter shall not be held responsible if the Winner or nominated Guest fail to obtain the required travel documentation.
- H. The Winner and their Guest are responsible for their own personal safety during the entire duration of the trip, and they may take up any product such as travel insurance that guarantees same.
- I. There is no cash alternative or refund for any unused portions of the Prize.
- J. The Promoter's employees, Mastercard employees including MPMS employees, The Agency, its employees, their immediate families, contractors, agents or any third party directly associated with administration of the Prize draw are not eligible for the Campaign.

## **7.) AMENDMENT AND TERMINATION**

- a.) The Promoter will not accept responsibility for accommodation or transport being unavailable, withdrawn or amended. In the event of this, the Promoter will endeavour to make alternative arrangements through MPMS and the Agency.
- b.) All travel arrangement must be completed within the timeframe as stated in clause 6. (f) above. Extensions will not be allowed unless first authorised by the Promoter.

- c.) The Prize Winner and their Guest are responsible for and must comply with any travel insurance / health advice / regulations / inoculation requirements by any destination country. Any associated costs are the responsibility of the Winner and their Guest (where applicable).
- d.) Any amendments requested by the Prize Winner after the booking is confirmed may be agreed by and be subject to administrative charges levied by the Agency and borne by the Prize Winner.
- e.) The Promoter may at its absolute discretion award the Prize to the next entrant from the Reserve List or dispose of the Prize at its discretion without liability to the Winner.

## **8. PRIVACY AND DATA PROTECTION**

- a.) In making the Campaign available to cardholders, the Promoter must comply with the Mastercard Rules, all applicable laws, regulations and requirements of applicable authorities in Ghana, including, but not limited to, obtaining of required registrations, producing notifications, complying with applicable privacy/data protection and consent requirements in respect of the cardholders.
- b.) All travel; accommodation and other services provided to the Winner and their Guest will be provided subject to the terms and conditions of each such service provider. Stanbic Bank Ghana LTD will not have any liability in relation thereto, and any dispute arising from travel, accommodation and/or other services must be taken up with such service provider.
- c.) Personal data may be passed on to selected third parties only insofar as required for fulfilment, delivery and arrangement of the Prize. Personal data will be shared for these purposes with the Agency. The Agency will process your data in accordance with Stanbic Bank Ghana LTD privacy policy and will retain the same for no longer than three (3) months after the Prize is fulfilled.
- d.) The Winner must expressly provide consent for Personal data to be shared with the Agency in fulfilment of the Prize. Consent can be a given by email when accepting the Prize or in writing to the Promoter.

## **DEFINITIONS**

**Stanbic Bank Ghana LTD** ("the Promoter") means Stanbic Bank Ghana LTD (registration number CS659892015) a company duly incorporated with limited liability according to the laws of the Republic of Ghana and/or its successors in title or assigns,

**Agency** means **The Big Group Limited**, a third-party appointed by MPMS, responsible for processing the Prize and other related activities for redeeming the Prize in respect of the Campaign.

**Card** means your Money Wallet Multi-Currency Card issued by Stanbic Bank Ghana LTD.

**Load/Reload** means initial funding and subsequent funding of your money wallet card.

**Mastercard** means Mastercard International Incorporated, a company incorporated in terms of the laws of the United States of America.

**Mastercard Rules** means A comprehensive set of rules and standards that govern how its payment network operates. These rules are designed to ensure secure, reliable, and fair transactions for all parties involved—cardholders, merchants, banks, and processors.

**MPMS** means Mastercard Prepaid Management Services Limited.

**New card sales** means new cardholders who have signed up for a Money Wallet card within the campaign period.

**Priceless.com** means a curated experience platform by Mastercard, designed exclusively for Mastercard cardholders.

**Prize** means the Travel package for the Winner and their Guest to a Mastercard **Priceless.com** destination.

**Reserve List** – List containing four (4) other cardholders chosen on the day of the draw to be on standby in case the Winner does not accept or forfeits the Prize within the Confirmation Period. The order of priority on the list will be on “first drawn first serve” basis.

**Winner** – the cardholder selected via an electronic draw supervised by the National Lottery Authority.

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

### **What is the Build your own Worldwide Travel Campaign?**

This is a limited- time campaign where new Money Wallet cardholders who load/reload their cards between the campaign period from 1<sup>st</sup> May 2026 to 14<sup>th</sup> August 2026 stand the chance to win a trip to their preferred **Priceless.com** destination.

### **When does the campaign run?**

The campaign runs from 1<sup>st</sup> May to 14<sup>th</sup> August 2026.

### **How do I qualify for the campaign?**

To qualify for the campaign, new Money Wallet cardholders must load/reload their wallets with \$200 or more during the campaign period.

**How is the Winner selected?**

New load and reloads for new cardholders totalling \$200 or more will be entered into a prize draw supervised by the National Lottery Authority.

**Who can I contact for more information?**

For further questions about this campaign, please contact **Stanbic Bank Customer Care Centre** on:

- Telephone; 0-800-1000-9 (Vodafone), 18080 (MTN) or +233 302 815789
- Email: [customercare@stanbic.com.gh](mailto:customercare@stanbic.com.gh)

**Where can I find the full terms and conditions?**

Full campaign terms and conditions are available on the Promoter's website.

Website: <https://www.stanbicbank.com.gh/gh/personal>