

TERMS AND CONDITIONS FOR SPEND & WIN UEFA CHAMPIONS LEAGUE CAMPAIGN – 1st JUNE TO 14th AUGUST 2026.

The following terms and conditions apply to the **“SPEND & WIN UEFA CHAMPIONS LEAGUE 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 the Promoter and not to MPMS. The relationship between MPMS and the Promoter does not create any relationship direct or indirect between you and MPMS.

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

2. DURATION:

The Campaign runs from **1st June 2026 at 00:00am** to **14th AUGUST 2026 23:59:59pm** (“Campaign period”). There will be 2 (two) Prize winners (“Winners”) drawn at the end of the Campaign period along with a Reserve List of potential winners. The Winners will be notified of the Campaign reward by a representative of the Promoter by email and / or telephone by after the draw to be held by 14th September 2026.

3. ELIGIBILITY:

Eligible Transactions mean the following:

- a) Customer uses Money Wallet for POS or E-comm transactions.
- b) Every Cardholder who spends the equivalent of \$500 or more cumulatively automatically enters the UEFA experience draw.
- c) Customers are entitled to multiple entries for every \$500 spent.
Cash transactions are not eligible.

4. CAMPAIGN DYNAMICS

- a.) To qualify for the Campaign, the entrant must be a new or Existing Customer who owns a Money Wallet card and performs eligible transactions of at least \$500 (Five Hundred U.S dollars) or more during the campaign period.
- b.) Winner selection method: Eligible transactions for Existing Customers totalling \$500 or more will be entered into a prize electronic draw supervised by the National Lottery Authority (NLA). The more you transact, the more you increase your chances of winning.
- c.) Five (5) entrants will be selected from the draw – two (2) Winners together with three (3) 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 or non-acceptance by the Winner.
- d.) The Winners are allowed one accompanying guest (“Guest”) in respect of the Campaign Prize.
- e.) The Winner will be contacted by telephone and email by the Promoter within a week after the prize draw held on the **14th September, 2026**.
- f.) The Winner must have an active card at the time of acceptance of the prize.
- g.) The Winner, after receipt of the winning notification, will have a confirmation period of five (5) working days excluding Saturday, Sunday or any public holiday in the Republic of Ghana.
- h.) (“Confirmation Period”) to:
 - Confirm they accept the terms and conditions of the campaign
 - Confirm they wish to accept the Prize.

Failure to respond within the Confirmation Period will result in the Prize being forfeited.

- i.) If the Winner does not accept the Prize within the Confirmation Period per paragraph 4(g) above or the Prize is forfeited, it will be awarded to the entrant that is placed first the Reserve List, 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.

- j.) The Promoter'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.
- k.) The Winners and their accompanying Guests must be aged 18 (eighteen) or over, must have valid passports with at least 6 months validity period after return date.
- l.) Loads/Reloads of Cards by cardholders who signed up for Money Wallet cards within the Campaign period are excluded from the Eligible Transactions for this Campaign.
- m.) Travel, accommodation, and experience are subject to availability.

5.) THE CAMPAIGN PRIZE

The Campaign Prize consists of a travel package for two (2) Winners and their nominated Guests, which includes:

- 2 x Packages: Tickets to a UCL League Phase 2026/27 match for two people (Winner + nominated Guest)
- Economy flights between Ghana and destination in Europe
- Return transfers between airport and hotel
- 3 nights at a 4* hotel sharing a twin / double room including breakfast
- CAT 1 tickets to a UCL League Phase 2026/27 match of the winner's choice
- The prize for the Winner is only valid for UCL League Phase Matches 2026/27.

6.General

- a.) Flights, accommodation, and experiences are organised and fulfilled using approved third-party suppliers, including the 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. Winners and their Guests are responsible for arranging their own transport between home address and the airport in Ghana.
- D. Pre- travel processes and abiding destination laws are the responsibility of the Winner and their Guest.
- E. 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.
- F. 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.
- G. The Winner and their Guest are responsible for their own personal safety during the entire duration of the trip. The winner and their Guest must acquire a valid travel insurance from a verifiable insurance provider and must provide evidence of same to the Promoter before the travel date.
- H. There is no cash alternative or refund for unused portions of the Prize.
- I. 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.
- J. The draw for the 2026/27 League phase games will take place in August 2026. The main prize winner will be able to select their preferred League Phase match, subject to ticket availability at the time of selection. The winner must confirm their chosen match within the timeframe communicated after winner notification. Details on how to book will be provided once the winner has been selected.
- K. All ticket requests are reviewed by UEFA closer to the ticket deadlines. Depending on the scale of requests received and the demand for the chosen match, UEFA may move the allocated tickets from CAT1 to CAT2/CAT3.

- L. UEFA Champions League tickets are divided into categories based on location within the stadium, with higher categories (CAT1) providing better views closer to the pitch, whilst lower categories (CAT2 and CAT3) are further away or higher up. The location of all seats varies from stadium to stadium.
- M. It is not possible to move a ticket request from one match to another after the ticket deadline. The Prize package is personal to the Winners 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).
- N. The Promoter reserves the right to cancel flight tickets and withdraw or make void any or all the Prize elements in this Campaign without reason and such decision will be communicated to the Winner within a reasonable timeframe.
- O. Attendees acknowledge and agree that they are subject to the terms and conditions of the tickets and venue, presented by UEFA. The Terms and Conditions are subject to change from time to time and may include the requirement for ticket holders to present valid photo ID (passport or driving licence) and/or other forms of identification (such as a debit or credit card) upon entry to the event to ensure that the ticket holder is the same as the person named on their ticket.
- P. Failure to comply with any of the Ticket Terms and Conditions may result in refused entry, or the ticket holders being required to leave the event. The venue reserves the right to remove any person or refuse any person entry the venue regardless of whether they have a valid ticket. If a ticket is declared void or if a ticket holder is refused admission or removed from the event because of a breach of the Ticket Terms and Conditions or breach of the venue Terms and Conditions, no money shall be refunded.
- Q. Any amendments requested by the Winner after the booking is confirmed may be agreed by and be subject to administration charges levied by The Big Group Limited.

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 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 Winner after the booking is confirmed may be agreed by and be subject to administrative charges levied by the Agency and borne by the 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 given by email when accepting the Prize or in writing to the Promoter.

9. LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, the Promoter, its affiliates and their respective directors, officers, employees, agents, and contractors shall not be liable for any loss, damage, injury, cost, or expense of any kind whatsoever, whether direct, indirect, incidental, consequential, or otherwise, arising out of or in connection with:

a. The acceptance, use, misuse, or enjoyment of the prize, including the prize package and all related travel arrangements, accommodations, and services provided by the Agency or any third-party service providers.

b. Any delays, cancellations, overbookings, changes in itinerary, loss of property, illness, injury, accidents, or other occurrences arising from or related to travel or services rendered by the Agency or any other third parties involved in delivering the Prize.

10. 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.

Eligible Transactions means new card sales (customers onboarded during the campaign period) and loads/reloads (minimum \$200) during the Campaign Period.

Existing Customers means any individual whom at the time of the start of the campaign owns a Moneywallet card

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.

Prize means 2 x Packages: Tickets to a UCL League Phase home or away game, for two people (winner + nominated guest)

Reserve List – List containing three (3) 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.

Winners – the cardholders selected via an electronic draw supervised by the National Lottery Authority.

FREQUENTLY ASKED QUESTIONS (FAQs)

What is the SPEND & WIN UEFA CHAMPIONS LEAGUE CAMPAIGN?

This is a limited- time campaign where new Money Wallet cardholders who load/reload their cards between the campaign period from 1st May 2026 to 14th August 2026 stand the chance to win 2 x Packages: Tickets to a UCL League Phase 2026/27 match .

When does the campaign run?

The campaign runs from 1st June to 14th August 2026.

How do I qualify for the campaign?

To qualify for the campaign, existing Money Wallet cardholders must perform POS and Online transactions of at least the equivalent of \$500 or more during the campaign period.

How is the Winner selected?

Eligible cardholders with transactions of USD500 or more within the campaign period will be entered into a prize draw supervised by the National Lottery Authority.

Customers will be eligible for multiple entries for every \$500 worth of transactions performed.

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

Where can I find the complete terms and conditions?

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

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



15-06-2026