

TERMS & CONDITIONS – BOSL Christmas Royale Promotion

1.Summary

The Bank of Saint Lucia Limited (BOSL) will launch a **BOSL Christmas Royale** promotion during the period of November 11th to December 31st 2026, where customers will have a chance to qualify to win the Prize of:

- **Bi-monthly Cash Prize:** EC Two Thousand Five Hundred Dollars **(EC$2,500.00)**
- **Grande Prize:** EC Fifty Thousand Dollars **(EC$50,000.00)**

2. Definitions

'*BOSL'* means Bank of Saint Lucia Limited

'*BOSL Products*' means any personal product or service offered by the Bank of Saint Lucia Limited.

'Qualifying Products' means any personal product offered by BOSL in line with the Promotion (in this case, EZ Finance, Fresh Wheels, Hybrid & Electric Vehicle loans, Home Suite Home Mortgages, Home Flex and BOSL Visa Credit Cards)

'Eligible Account' means a loan or credit card account that satisfies the eligibility requirements for the Promotion as detailed in the Terms and Conditions.

'Eligible Account Holder' means any account holder of a BOSL credit card that satisfies the eligibility requirements for the Promotion as detailed in the Terms and Conditions.

'Eligible Transactions' means new loans and BOSL credit cards that have been established by the Account Holder and recorded electronically by BOSL during the Promotional Period. These include retail and online purchases from third parties, but exclude, inter alia, ATM withdrawals, cash advances, cash disbursements, fund transfers, financial charges, late charges and fees and transactions that are reversed, for any reason.

'Entrant' means the Primary Account Holder/ Holders of an BOSL Eligible Account or Product that has been entered into the Promotion upon satisfying the eligibility requirements.

'Primary Account Holder' means the account holder designated in BOSL's records as the principal owner of the credit card account.

'Promotion Period' means the applicable period determined as November 11th to December 31st 2026.

'Winning Entrant' means the Primary Account Holder of an Eligible BOSL Account or Product, that has been randomly selected as the winner during the Prize Draw (in accordance with the set criteria in the Terms and conditions).

3. **The Promotion**

- Win $2,500.00 bi-monthly
- Win Grande Prize valued at $50,000.00
    - Use BOSL Visa Credit Card spending an accumulated minimum of XCD$1,000.00
    - Apply for, get approved AND use a BOSL Visa Credit Card (Classic, Gold, LEAF, Platinum, Infinite) spending an accumulated minimum of XCD$1,000.00
    - Apply for, receive approval and have any BOSL's EZ Finance, Fresh Wheels, Hybrid & Electric Vehicle, Home Flex loans disbursed
    - Apply for, receive approval and have any BOSL's Home Suite Home Mortgages booked

4. **Eligibility**

Prize Draw is open to any Primary Account Holder of a Bank of Saint Lucia Limited, account, where such account meets the following requirements during the applicable Promotion Period and at the time of the Prize Draw (hereafter 'Eligible Account Holder' or 'Eligible Applicant'):

- The Account or Product is for personal use and not for business use.
- The Account is open, active and operational during the applicable Promotion Period and prior to the Prize Draw associated with the Promotion Period.
- The Loan product (BOSL's EZ Finance, Fresh Wheels, Hybrid & Electric Vehicle loans, Home Flex) must be approved, accepted and disbursed at the time of the Prize draw
- The Loan product (Home Suite Home Mortgages) must be approved and accepted at the time of the Prize draw
- The Credit card account must be approved, accepted and booked at the time of the Prize draw
- The Account and all associated cards are valid, and in good standing at all times during the currency of the Promotion Period and at the time of the Prize Draw.
- During the Promotion Period, there has been eligible and accumulative debit transactions of at least XCD$1,000.00 on any personal Credit Card associated with the Eligible Account.
- The account holder is an adult 18 years of age or older residing in Saint Lucia

4.1. The Eligible Account Holders will be automatically entered into the Prize Draw when all requirements of eligibility have been satisfied. As such, a customer holding several Eligible Accounts may qualify for multiple entries.

4.2. BOSL employees and members of the Board of Directors, are not eligible for the promotion.

4.3. Family members of BOSL Employees' and Directors are eligible for the promotion. However, any personal credit card held jointly with a BOSL employee or Director will not be eligible for the promotion.

5. **The Prize Draw**

BOSL will select the Winning Entrants on a business day for the two components of the Promotions as follows:

i. Win XCD$2,500.00

The winner(s) will be selected bi-monthly until December 31st 2026

ii. Win Grande Prize – XCD$50,000.00

The winner will be selected randomly on January 15th 2027

5.1. The Winner will be contacted using the last known telephone number or email address on BOSL's records. If the winner cannot be contacted on the day of the Prize Draw, the next qualified Entrant selected from the pool of Entrants will be contacted until a winner has been reached.

5.2 If BOSL is unable for any reason to contact any Winning Entrant, or they refuse to accept the Prize or it remains unclaimed for fourteen (14) business days after notification, BOSL reserves the right to award the Prize to another winner, drawn in accordance with these Terms and Conditions.

5.3. If winners cannot be contacted the Prize will remain the property of the Bank.

5.4. The Winner will be required to attend the office of BOSL in person to collect the Prize at a date and time agreed by both parties after being contacted and confirming they will accept the Prize. The Winner must present a valid government issued photo ID.

5.5. If the Winner is unable to collect the Prize in person, a representative may collect the Prize on their behalf. The representative must present a letter authorizing them to collect the prize together with a notarized copy of the Winners government issued photo ID, their valid government issued photo ID and must be 18 years or older.

5.6. The Prize is non – transferable. There can be no assignment or substitution of the Prize.

6 Publicity

6.1. By accepting the Prize, the Winner consents to BOSL, at its sole discretion, publishing their name and photographs, and any statements made by or attributed to them in relation to the Prize Draw or Promotion. Additionally, Eligible Account Holders and Applicants consent to all publicity associated with this Promotion.

7. Liability and Governing Law

7.1. BOSL 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 BOSL as a result thereof.

7.2. By entering the Promotion, or by receipt of any Prize, each Entrant agrees to release and hold BOSL and its agents harmless from and against any claim, cause of action including any loss or damage, arising out of participation in the Promotion or receipt, use or misuse of any Prize. Without limiting the foregoing, BOSL 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.

7.3. By entering the Prize Draw and accepting the Prize, the winner consents to the use of their name, voice, likeness, and image for publicity purposes without compensation, further permission or prior notification. If a winner is unwilling to consent to these terms, the Prize will be forfeited.

7.4. BOSL reserves the right to amend the terms and conditions of this Promotion as it sees fit or to end the Promotion at any time and any amendments will be announced in a manner that BOSL deems appropriate. BOSL's decision on all matters relating to the Promotions is final and no correspondence or deliberation will be entered into in that regard.

7.5. Winners will be responsible for arranging and paying for any other associated costs for use of the Prize

7.6. The Agreement shall be governed and shall be construed in accordance with the Laws of Saint Lucia.

NOTE: THIS PROMOTION IS APPROVED BY THE SAINT LUCIA NATIONAL LOTTERIES AUTHORITY