

1. Entry Requirements:

Participants may qualify for entry into the “Share the Love” Promotion as follows:

- One (1) entry for every inbound remittance transaction received via JMMB Money Transfer.
- One (1) entry for every **J\$5,000** spent using the JMMB Money Transfer Visa Prepaid Card.

Participants may complete any number of qualifying transactions during the promotion period.

To enter the promotion, participants must:

- Be 18 years or older, and
- Be legal residents of Jamaica.

The following persons are not eligible to participate:

- Employees, directors, and contractors of JMMB Group Ltd. and its subsidiaries
- Immediate family members of the above (spouse, parents, children, siblings, grandparents)

2. Prizes:

The total prize pool for the promotion is **J\$2,000,000**, awarded as follows:

- Twenty (20) winners × **J\$100,000 each**

Prizes are non-transferable, and no substitution is permitted.

3. Campaign Period:

The promotion runs from:

December 5, 2025 to January 31, 2026

Only transactions completed within this period will qualify.

4. Method of Winner Selection:

Winners will be randomly selected from a database of all qualifying entries generated by JMMB Money Transfer’s internal systems.

- A total of twenty (20) winners and five (5) backup winners will be selected.
- The official draw will take place on: **February 9, 2026 at 1:00 p.m. at JMMB Money Transfer, 6 Haughton Terrace, Kingston 10.**
- The Betting, Gaming & Lotteries Commission reserves the right to attend the draw.

5. Method of Notification:

Winners will be contacted by telephone. JMMB will make three **(3) consecutive attempts** within **two (2) days** of the draw.

- If the winner cannot be reached, JMMB will contact backup winners in succession within an additional **three (3) days**.
- If a winner cannot be contacted within five (5) days of the draw date, the prize will be declared **null and void** and retained by JMMB.

6. Prize Redemption:

- Prizes will be disbursed either by **direct deposit** or via **prepaid card crediting**, based on the winner's preference.
- Winners must present valid government-issued identification to claim their prize.
- If a winner cannot collect in person, an authorised representative may collect on their behalf with proper identification.

7. General Rules:

- Prizes are **non-transferable**.
- Participants will be disqualified if **fraudulent, cancelled, or reversed transactions** are identified during the campaign period.
- MMB Money Transfer reserves the right to use winners' **names, likeness, photographs, and voices** for promotional purposes in electronic and print media, without additional compensation.
- Any amendments to the promotion must receive prior approval from the **Betting, Gaming & Lotteries Commission**.

8. Authorisation:

This promotion is authorised under **Section 58(3) of the Betting, Gaming & Lotteries Act**.