

## Butterfield Holiday Shopping Cayman

### TERMS AND CONDITIONS

Initiative Name	<b>Butterfield Holiday Shopping Campaign</b>
Promotor	Butterfield Bank (Cayman) Limited (the “Bank”) 12 Albert Panton Street P.O. Box 705, Grand Cayman KY1-1107, CAYMAN ISLANDS
Website	<a href="http://www.butterfieldgroup.com">www.butterfieldgroup.com</a>
Acceptance	Entry into the promotion constitutes acceptance of these terms and conditions (“Terms”). In case of any inconsistency between these Terms and any other published material, these Terms prevail.
Initiative Period	The Promotion will take place during the following period:  Start: 18 <sup>th</sup> of November 2024, 12:01AM, Cayman Islands time  End: 26 <sup>th</sup> of January 2025, 11:59 PM, Cayman Islands time  No promotions will be accepted outside this period.
Eligibility guidelines	<p>Only those customers selected by the Bank who are natural persons, legal residents of the Cayman Islands, and eighteen (18) years of age or older may participate. Participants must be a resident in the Cayman Islands at the time of entry; otherwise, their participation may be deemed invalid. Additionally, participants must possess a debit card issued by the Bank.</p> <p>Directors, employees, suppliers (including their staff), and contractors of the Bank and its related entities, as well as their immediate family members or those residing at the same address, are not eligible to participate in the initiative.</p> <p>To be eligible to participate in the promotion, a customer’s account must be in good standing and their personal contact information, including address, email address, and phone number, must be current (both at the time of entry and at the time of winner selection).</p>
Main goal prize details	<p>One (1) Amazon Gift Card per customer that meets main goal.</p> <p>Except as specified in these Terms, each prize is non-transferable, non-refundable, nonexchangeable, non-replaceable and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms.</p>
Number of prizes of the main goal	Maximum of one (1) Amazon gift card per cardholder who reaches their goal in points, limited gift cards available on first-come, first-served basis.
Entry Requirements for main prize	<p>To be eligible for the main prize, customers must accumulate points through international purchases and online shopping with their debit or credit Butterfield Mastercard® cards, receiving a personalized point value for every US dollar spent. Customers who accumulate 8,500 points, meeting their points goal, will be able to redeem their Amazon Gift Card.</p> <p>Additionally, customers can boost their points accumulation by using the following accelerators:</p>

	<ol style="list-style-type: none"> <li>1. <b>Earn 50 points</b> when doing 10 contactless transactions.</li> <li>2. <b>Get 40 points</b> when saving their Butterfield card for future and recurring online transactions at your favorite stores (e.g. Netflix, Spotify, etc.).</li> <li>3. <b>Accumulate 10 points</b> for each card they register in the Butterfield Card Alerts App.</li> </ol>
<b>Secondary goal prize details</b>	<p>One (1) Prize of a Mastercard Priceless experience to Istanbul, Turkey will be awarded in the promotion. The winner will receive a four (4) night trip for two (2) people (the prize winner and one (1) guest) to Istanbul, Turkey. The trip includes round-trip economy-class air transportation from Bermuda to Istanbul, Turkey with connections, 4-night stay at a 5-star hotel, amongst other details to be shared to the winner directly.</p> <p>The prize winner and the guest will travel to arrive in Istanbul on a date to be determined by Mastercard's agent when planning and the winner and guest agree, to accept the trip and route selected, or forfeit his/her right to receive the prize.</p> <p>Except as specified in these Terms, each prize is non-transferable, non-refundable, nonexchangeable, non-replaceable and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms. Please note that the Guest must be eighteen (18) years or older on the date of departure from Cayman Islands.</p>
<b>Number of prizes of the Secondary goal</b>	One (1) priceless experience for the campaign.
<b>Entry Requirements for secondary goal</b>	<p>To win the secondary prize, customers must accumulate points through international purchases and online shopping with their debit or credit Butterfield Mastercard® cards, receiving a personalized points value for every dollar spent. The customer with the highest number of points at the end of the promotion will be the winner of the secondary prize.</p> <p>Additionally, customers can boost their points accumulation by using the following accelerators:</p> <ol style="list-style-type: none"> <li>1. <b>Earn 50 points</b> when doing 10 contactless transactions.</li> <li>2. <b>Get 40 points</b> when saving their Butterfield card for future and recurring online transactions at your favorite stores (e.g. Netflix, Spotify, etc.).</li> <li>3. <b>Accumulate 10 points</b> for each card they register in the Butterfield Card Alerts App.</li> </ol>
<b>Notification of winners</b>	Prize winners will be notified via the email address and / or telephone number set out in their customer profile with the Bank no later than thirty (30) business days from the date of the promotion ends. Notification to winners will be deemed to have occurred when the Bank e-mails or calls the individual and the individual acknowledges the notification, or two (2) business days has elapsed since the email to the prospective winner was sent.
<b>Forfeited prizes</b>	<p>If a winner does not respond and/or collect their prize within five (5) business days, the prize will be deemed to have been forfeited.</p> <p>Certain prizes must be taken /used at a specified period. If a prize winner is unable to use the prize within the specified period, the Bank may deem the prize to be forfeited and award the prize to another winner.</p> <p>If the prize winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Bank will have no further obligation with respect to that prize or portion of the prize.</p>
<b>Unclaimed prize</b>	Should a winner be deemed to have forfeited their prize, the prize will be awarded to the next customer with the highest number of accumulated points.

<b>Notification of unclaimed prize winners</b>	Unclaimed prize winners will be notified via the email address set out in their customer profile with the Bank no later than five (5) business days from the date of the unclaimed prize draw.
<b>Invalid entries</b>	The Bank accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected entries, claims or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received or recorded by the Bank for any reason. The Bank is not liable for any consequences of user error including (without limitation) costs incurred. The Bank will not enter into any correspondence.
<b>Resolution</b>	The Bank expressly reserves the right to resolve any discrepancies, disputes or otherwise unforeseen circumstances as it deems fit, and the Bank's decision will be final and binding upon every person who enters. No correspondence will be entered into. The Bank expressly reserves the right to change or alter these Terms at any time.
<b>Prizes consisting of travel and /or activities (if applicable)</b>	<p>Prizes consisting of travel and/or activities and all elements of the travel and/or activity must be taken as and when offered or will be forfeited, and if forfeited, the Bank and any supplier of the travel or activity will not be liable.</p> <p>Prizes with elements of travel and other activities are subject to any additional terms and conditions imposed by the relevant supplier and at times the Bank, including, as relevant:</p> <ol style="list-style-type: none"> <li>validity periods (including black-out periods);</li> <li>booking and availability of flights, accommodation and events (re-bookings are not allowed);</li> <li>a requirement that the prize winner and guest travel together on the same itinerary;</li> <li>conditions of travel</li> <li>travel dates and specified travel exclusion periods;</li> <li>any additional fees (payable by you) relating to changes made by you to a prize after it has been booked;</li> <li>the requirement to obtain all necessary documents to travel to any overseas location specified, including a current and valid passport and any visas required;</li> <li>a requirement to present your credit card when checking in to accommodation;</li> <li>a requirement that any person taking the prize must be over the age of 18 years or, if approved by the Bank at their discretion, any person that is aged under 18 years old must be accompanied by their parent or guardian at all times; and</li> <li>details of the travel and/or activities may be subject to change.</li> </ol> <p>The Prize winner and, if relevant, any guest, each are jointly responsible for obtaining any travel insurance (and all other forms of insurance) that they may wish to obtain at their own expense and hereby acknowledges that the Bank has not and will not obtain or provide travel insurance or any other form of insurance</p> <p>The Prize winner and, if relevant, any guest must not have any medical, legal or any other reason that would prevent them from taking the prize.</p> <p>The Prize winner and, if relevant, any guest, are each bound by the terms and conditions of all airlines, hotels and other third-party service providers used in connection with the prize.</p> <p>In the event the trip is cancelled for any reason whatsoever, in whole or in part, including but not limited to cancellations, postponements, an event of force majeure, or for any other reason, then the remaining components of the prize shall constitute full satisfaction of the Bank's prize obligation to the prize winner and, if relevant, any guest, and no other or additional compensation will be awarded.</p> <p>The Bank is not responsible for any cancellations, delays, diversions or substitutions or any or any act or omissions by the airline, hotel, or any other persons providing any of these services and accommodations.</p>

	<p>The prize winner and, if relevant, any guest must adhere to any COVID-19 or health related requirements that are imposed by country of residence or destination, travel suppliers and governments, such as vaccinations, completing health affidavit forms, health screenings prior to departure or upon arrival, face coverings, or quarantines prior, during or after your trip.</p>
<b>Travel and/or Activities at your Own Risk (if applicable)</b>	<p>In respect of any prize comprising of travel or any other activity, you expressly acknowledge and accept that:</p> <ul style="list-style-type: none"> <li>i. some aspects of such travel or activity may be inherently risky and may involve dangerous activities;</li> <li>ii. undertaking such travel or activity is at your own risk and sole discretion and you will make your own assessment of the risks and of your own suitability to participate in or to undertake such activity or travel; and</li> <li>iii. The Bank, any travel prize supplier, its associated agencies and companies make no representation as to the safety, conditions or other issues that may exist at any destination</li> </ul> <p>The Bank and travel prize supplier strongly recommend that you, and if relevant, any guest, at your own cost, take out travel insurance and conduct your own independent research prior to travelling.</p> <p>The prize winner must follow government advice in relation to using their prize, in particular they must follow any restrictions in relation to travelling. Please check government advisories before booking and travelling.</p> <p>The Bank and any prize supplier shall not be liable for any loss or damage whatsoever that is suffered by any entrant, winner, and of relevant, any guest of the winner (including but not limited to indirect or consequential loss), or for any personal injury suffered or sustained as a result of taking any prize, except for any liability that cannot be excluded by law. The Bank and supplier of the prize may impose a condition that a liability waiver is completed by the prize winner, and if relevant, any guest</p>
<b>Unspecified Costs</b>	<p>The prize winner is responsible for all other unspecified costs related to a prize, including but not limited to meals, transport, insurance (including excesses), special seating assignments, baggage fees, alcoholic beverages, gratuities and tips in-room charges, taxes, mobile or data plans, installation costs, costs associated with ongoing use of the prize, airfare (if not included in the booked travel), among others.</p>
<b>Prize Sharing (if applicable)</b>	<p>The Bank and / or any prize supplier are not responsible for any dispute between you and any person with whom you choose to, or choose not to, share your prize.</p>
<b>Reputational Risk</b>	<p>Each entrant acknowledges that their words and actions and that of their guest, if applicable, may be remembered. Each entrant agrees to familiarize themselves with the Bank's values and speak and act consistently with the Bank's values and standards and take care that their actions and the actions of any guest, if applicable, do not adversely affect other people. Where alcohol is included as a component of the prize, the prize winner and any guest are encouraged to drink responsibly and in moderation.</p>
<b>Prize Vouchers</b>	<p>Any voucher, certificate, gift card, stored value card and /or pre-paid money card ("Prize Voucher") shall be valid until the expiry date stated on the voucher or as advised by the provider of the Prize Voucher. Each entrant agrees to abide by the stated or advised terms and conditions applicable to the relevant Prize Voucher. The Bank and any provider of a Prize Voucher are not liable for any voucher that has been lost, stolen, misplaced, damaged, forged or tampered with in any way.</p>
<b>Suspected Tampering of Promotion</b>	<p>If this promotion is not capable of running as planned due to any reason, including unauthorized intervention, fraud, or any other causes beyond the control of the Bank, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, the Bank reserves the right (subject to any applicable law) in its sole discretion to cancel the promotion or to disqualify any individual who the Bank reasonably suspects has tampered with the entry process.</p>

<b>Warranties</b>	To the greatest extent permitted by law, the Bank excludes all warranties, representations or guarantees ("Warranties") regarding the promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties, and the Bank makes no Warranties and disclaims all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Bank and its related bodies corporate (including the officers, employees and agents of each) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Bank or that the Bank may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
<b>Privacy Policy</b>	The Bank collects your information to include you in this promotion. Collection, use, disclosure and retention of your personal information is governed by the Bank's Privacy Policy which can be found on the Bank's public website at <a href="https://www.butterfieldgroup.com/privacy-policy">https://www.butterfieldgroup.com/privacy-policy</a> .
<b>Social Media</b>	From time to time the Bank may use Facebook, YouTube, Instagram, TikTok, or Snapchat collectively, ("Social Media Providers") to advertise or promote the Promotion and any prize winner of the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with any Social Media Provider and to release the Social Media Providers from all liability in relation to the Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Bank and not the Social Media Providers.
<b>Publicity Releases</b>	In the event that an entrant is a winner, such entrant consents to the Bank and its affiliates, and where relevant, any supplier of travel or activities which form part of the prize, using their name, likeness, image and/or voice in in any media for an unlimited period of time without remuneration or compensation for the purpose of promoting the promotion (including any outcome) and/or promoting the Bank, its affiliates and card partners.
<b>Tax Implications</b>	It is possible that tax implications may arise from accepting a prize. The Bank and any prize supplier do not accept any responsibility for any tax implications that may arise from accepting a prize. Independent financial advice should be sought.
<b>Governing Law</b>	The promotion and these Terms will be governed by the law of the Cayman Islands. Entrants accept the non-exclusive jurisdiction of courts and tribunals of the Cayman Islands in connection with disputes concerning the promotion.

## Butterfield Holiday Shopping Bermuda

### TERMS AND CONDITIONS

Initiative Name	<b>Butterfield Holiday Shopping Campaign</b>
Promotor	The Bank of N.T. Butterfield & Son Limited (the “Bank”) 65 Front Street Hamilton, HM12 BERMUDA
Website	<a href="http://www.butterfieldgroup.com">www.butterfieldgroup.com</a>
Acceptance	Entry into the promotion constitutes acceptance of these terms and conditions (“Terms”). In case of any inconsistency between these Terms and any other published material, these Terms prevail.
Initiative Period	The Promotion will take place during the following period:  Start: 18 <sup>th</sup> of November 2024, 12:01AM, Bermuda time  End: 26 <sup>th</sup> of January 2025, 11:59 PM, Bermuda time  No promotions will be accepted outside this period.
Eligibility guidelines	Only those customers selected by the Bank who are natural persons, legal residents of Bermuda, and eighteen (18) years of age or older may participate. Participants must be a resident in Bermuda at the time of entry; otherwise, their participation may be deemed invalid. Additionally, participants must possess a debit or credit card issued by the Bank.  Directors, employees, suppliers (including their staff), and contractors of the Bank and its related entities, as well as their immediate family members or those residing at the same address, are not eligible to participate in the initiative.  To be eligible to participate in the promotion, a customer’s account must be in good standing and their personal contact information, including address, email address, and phone number, must be current (both at the time of entry and at the time of winner selection).
Main goal prize details	One (1) Amazon Gift Card per customer that meets main goal.  Except as specified in these Terms, each prize is non-transferable, non-refundable, nonexchangeable, non-replaceable and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms.
Number of prizes of the main goal	Maximum of one (1) Amazon gift card per cardholder who reaches their goal in points, limited gift cards available on first-come, first-served basis.
Entry Requirements for main prize	To be eligible for the main prize, customers must accumulate points through international purchases and online shopping with their debit or credit Butterfield Mastercard® cards, receiving a personalized point value for every US dollar spent. Customers who accumulate 7,100 points, meeting their points goal, will be able to redeem their Amazon Gift Card.  Additionally, customers can boost their points accumulation by using the following accelerators:

	<ul style="list-style-type: none"> <li>• <b>Earn 50 points</b> when doing 10 contactless transactions.</li> <li>• <b>Get 40 points</b> when saving their Butterfield card for future and recurring online transactions at your favorite stores (e.g. Netflix, Spotify, etc.).</li> <li>• <b>Accumulate 10 points</b> for each card they register in the Butterfield Card Alerts App.</li> </ul>
<b>Secondary goal prize details</b>	<p>One (1) Prize of a Mastercard Priceless experience to Istanbul, Turkey will be awarded in the promotion. The winner will receive a four (4) night trip for two (2) people (the prize winner and one (1) guest) to Istanbul, Turkey. The trip includes round-trip economy-class air transportation from Bermuda to Istanbul, Turkey with connections, 4-night stay at a 5-star hotel, amongst other details to be shared to the winner directly.</p> <p>The prize winner and the guest will travel to arrive in Istanbul on a date to be determined by Mastercard's agent when planning and the winner and guest agree, to accept the trip and route selected, or forfeit his/her right to receive the prize.</p> <p>Except as specified in these Terms, each prize is non-transferable, non-refundable, non-exchangeable, non-replaceable, and non-redeemable for cash. Each prize must be taken as offered. No modifications or exchanges will be possible, except as set out in these Terms. Please note that the Guest must be eighteen (18) years or older on the date of departure from Bermuda.</p>
<b>Number of prizes of the Secondary goal</b>	One (1) priceless experience for the campaign.
<b>Entry Requirements for secondary goal</b>	<p>To win the secondary prize, customers must accumulate points through international purchases and online shopping with their debit or credit Butterfield Mastercard® cards, receiving a personalized points value for every dollar spent. The customer with the highest number of points at the end of the promotion will be the winner of the secondary prize.</p> <p>Additionally, customers can boost their points accumulation by using the following accelerators:</p> <ol style="list-style-type: none"> <li>1. <b>Earn 50 points</b> when doing 10 contactless transactions.</li> <li>2. <b>Get 40 points</b> when saving their Butterfield card for future and recurring online transactions at your favorite stores (e.g. Netflix, Spotify, etc.).</li> <li>3. <b>Accumulate 10 points</b> for each card they register in the Butterfield Card Alerts App.</li> </ol>
<b>Notification of winners</b>	Prize winners will be notified via the email address and / or telephone number set out in their customer profile with the Bank no later than thirty (30) business days from the date of the promotion ends. Notification to winners will be deemed to have occurred when the Bank e-mails or calls the individual and the individual acknowledges the notification, or two (2) business days has elapsed since the email to the prospective winner was sent.
<b>Forfeited prizes</b>	<p>If a winner does not respond and/or collect their prize within five (5) business days, the prize will be deemed to have been forfeited.</p> <p>Certain prizes must be taken /used at a specified period. If a prize winner is unable to use the prize within the specified period, the Bank may deem the prize to be forfeited and award the prize to another winner.</p> <p>If the prize winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Bank will have no further obligation with respect to that prize or portion of the prize.</p>
<b>Unclaimed prize</b>	Should a winner be deemed to have forfeited their prize, the prize will be awarded to the next customer with the highest number of accumulated points.

<b>Notification of unclaimed prize winners</b>	Unclaimed prize winners will be notified via the email address set out in their customer profile with the Bank no later than five (5) business days from the date of the unclaimed prize draw.
<b>Invalid entries</b>	The Bank accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected entries, claims or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise including those entries not received or recorded by the Bank for any reason. The Bank is not liable for any consequences of user error including (without limitation) costs incurred. The Bank will not enter into any correspondence.
<b>Resolution</b>	The Bank expressly reserves the right to resolve any discrepancies, disputes or otherwise unforeseen circumstances as it deems fit, and the Bank's decision will be final and binding upon every person who enters. No correspondence will be entered into. The Bank expressly reserves the right to change or alter these Terms at any time.
<b>Prizes consisting of travel and /or activities (if applicable)</b>	<p>Prizes consisting of travel and/or activities and all elements of the travel and/or activity must be taken as and when offered or will be forfeited, and if forfeited, the Bank and any supplier of the travel or activity will not be liable.</p> <p>Prizes with elements of travel and other activities are subject to any additional terms and conditions imposed by the relevant supplier and at times the Bank, including, as relevant:</p> <ul style="list-style-type: none"> <li>xi. validity periods (including black-out periods);</li> <li>xii. booking and availability of flights, accommodation and events (re-bookings are not allowed);</li> <li>xiii. a requirement that the prize winner and guest travel together on the same itinerary;</li> <li>xiv. conditions of travel;</li> <li>xv. travel dates and specified travel exclusion periods;</li> <li>xvi. any additional fees (payable by you) relating to changes made by you to a prize after it has been booked;</li> <li>xvii. the requirement to obtain all necessary documents to travel to any overseas location specified, including a current and valid passport and any visas required;</li> <li>xviii. a requirement to present your credit card when checking in to accommodation;</li> <li>xix. a requirement that any person taking the prize must be over the age of 18 years or, if approved by the Bank at their discretion, any person that is aged under 18 years old must be accompanied by their parent or guardian at all times; and</li> <li>xx. details of the travel and/or activities may be subject to change.</li> </ul> <p>The Prize winner and, if relevant, any guest, each are jointly responsible for obtaining any travel insurance (and all other forms of insurance) that they may wish to obtain at their own expense and hereby acknowledges that the Bank has not and will not obtain or provide travel insurance or any other form of insurance</p> <p>The Prize winner and, if relevant, any guest must not have any medical, legal or any other reason that would prevent them from taking the prize.</p> <p>The Prize winner and, if relevant, any guest, are each bound by the terms and conditions of all airlines, hotels and other third-party service providers used in connection with the prize.</p> <p>In the event the trip is cancelled for any reason whatsoever, in whole or in part, including but not limited to cancellations, postponements, an event of force majeure, or for any other reason, then the remaining components of the prize shall constitute full satisfaction of the Bank's prize obligation to the prize winner and, if relevant, any guest, and no other or additional compensation will be awarded.</p>



	<p>The Bank is not responsible for any cancellations, delays, diversions or substitutions or any or any act or omissions by the airline, hotel, or any other persons providing any of these services and accommodations.</p> <p>The prize winner and, if relevant, any guest must adhere to any COVID-19 or health related requirements that are imposed by country of residence or destination, travel suppliers and governments, such as vaccinations, completing health affidavit forms, health screenings prior to departure or upon arrival, face coverings, or quarantines prior, during or after your trip.</p>
<b>Travel and/or Activities at your Own Risk (if applicable)</b>	<p>In respect of any prize comprising of travel or any other activity, you expressly acknowledge and accept that:</p> <ul style="list-style-type: none"> <li>iv. some aspects of such travel or activity may be inherently risky and may involve dangerous activities;</li> <li>v. undertaking such travel or activity is at your own risk and sole discretion and you will make your own assessment of the risks and of your own suitability to participate in or to undertake such activity or travel; and</li> <li>vi. The Bank, any travel prize supplier, its associated agencies and companies make no representation as to the safety, conditions or other issues that may exist at any destination</li> </ul> <p>The Bank and travel prize supplier strongly recommend that you, and if relevant, any guest, at your own cost, take out travel insurance and conduct your own independent research prior to travelling.</p> <p>The prize winner must follow government advice in relation to using their prize, in particular they must follow any restrictions in relation to travelling. Please check government advisories before booking and travelling.</p> <p>The Bank and any prize supplier shall not be liable for any loss or damage whatsoever that is suffered by any entrant, winner, and of relevant, any guest of the winner (including but not limited to indirect or consequential loss), or for any personal injury suffered or sustained as a result of taking any prize, except for any liability that cannot be excluded by law. The Bank and supplier of the prize may impose a condition that a liability waiver is completed by the prize winner, and if relevant, any guest</p>
<b>Unspecified Costs</b>	<p>The prize winner is responsible for all other unspecified costs related to a prize, including but not limited to meals, transport, insurance (including excesses), special seating assignments, baggage fees, alcoholic beverages, gratuities and tips in-room charges, taxes, mobile or data plans, installation costs, costs associated with ongoing use of the prize, airfare (if not included in the booked travel), among others.</p>
<b>Prize Sharing (if applicable)</b>	<p>The Bank and / or any prize supplier are not responsible for any dispute between you and any person with whom you choose to, or choose not to, share your prize.</p>
<b>Reputational Risk</b>	<p>Each entrant acknowledges that their words and actions and that of their guest, if applicable, may be remembered. Each entrant agrees to familiarize themselves with the Bank's values and speak and act consistently with the Bank's values and standards and take care that their actions and the actions of any guest, if applicable, do not adversely affect other people. Where alcohol is included as a component of the prize, the prize winner and any guest are encouraged to drink responsibly and in moderation.</p>
<b>Prize Vouchers</b>	<p>Any voucher, certificate, gift card, stored value card and /or pre-paid money card ("Prize Voucher") shall be valid until the expiry date stated on the voucher or as advised by the provider of the Prize Voucher. Each entrant agrees to abide by the stated or advised terms and conditions applicable to the relevant Prize Voucher. The Bank and any provider of a Prize Voucher are not liable for any voucher that has been lost, stolen, misplaced, damaged, forged or tampered with in any way.</p>

<b>Suspected Tampering Promotion</b>	of	If this promotion is not capable of running as planned due to any reason, including unauthorized intervention, fraud, or any other causes beyond the control of the Bank, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, the Bank reserves the right (subject to any applicable law) in its sole discretion to cancel the promotion or to disqualify any individual who the Bank reasonably suspects has tampered with the entry process.
<b>Warranties</b>		To the greatest extent permitted by law, the Bank excludes all warranties, representations or guarantees ("Warranties") regarding the promotion and any prizes, including any Warranties which may have been made in the course of advertising or promoting the Promotion. The conduct of the Promotion or the supply of prizes may involve third parties, and the Bank makes no Warranties and disclaims all liability in connection with any such third parties, their acts or omissions. By entering the Promotion, an entrant releases and indemnifies the Bank and its related bodies corporate (including the officers, employees and agents of each) from and against all actions, penalties, liabilities, claims or demands the entrant may have against the Bank or that the Bank may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a prize, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
<b>Privacy Policy</b>		The Bank collects your information to include you in this promotion. Collection, use, disclosure and retention of your personal information is governed by the Bank's Privacy Policy which can be found on the Bank's public website at <a href="https://www.butterfieldgroup.com/privacy-policy">https://www.butterfieldgroup.com/privacy-policy</a> .
<b>Social Media</b>		From time to time the Bank may use Facebook, YouTube, Instagram, TikTok, or Snapchat collectively, ("Social Media Providers") to advertise or promote the Promotion and any prize winner of the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with any Social Media Provider and to release the Social Media Providers from all liability in relation to the Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Bank and not the Social Media Providers.
<b>Publicity Releases</b>		In the event that an entrant is a winner, such entrant consents to the Bank and its affiliates, and where relevant, any supplier of travel or activities which form part of the prize, using their name, likeness, image and/or voice in in any media for an unlimited period of time without remuneration or compensation for the purpose of promoting the promotion (including any outcome) and/or promoting the Bank, its affiliates and card partners.
<b>Tax Implications</b>		It is possible that tax implications may arise from accepting a prize. The Bank and any prize supplier do not accept any responsibility for any tax implications that may arise from accepting a prize. Independent financial advice should be sought.
<b>Governing Law</b>		The promotion and these Terms will be governed by the law of Bermuda. Entrants accept the non-exclusive jurisdiction of courts and tribunals of Bermuda in connection with disputes concerning the promotion.