You could be the next

iLive iSave iVin Millionaire

July 31, 2023 to December 28, 2023

Sover \$3,000,000 in Cash to be Won!

Don't Miss Your Chance!

Talk to a VM iSave representative today!

Conditions Apply. See reverse for the detailed terms and conditions.



Transform Your Everyday

iLive, iSave and iWin Millionaire Savings Incentive Promotion

Terms and Conditions

- A. Entrants must be Eighteen (18) years or older and must be the primary account holder on an active Jamaican dollar savings or deposit account at VM Building Society;
- B. All eligible account holders who deposit a minimum of \$20,000.00 monthly and hold a minimum balance of 3\$2120,000.00 or over at the end of the promotional period are automatically entered for the interim and grand prize drawings;
- C. Only Jamaican dollar accounts in the names of individuals will be eligible for entry in the competition. Accounts in the names of companies, churches or other institutions will not be included;
- D. New and existing VM Building Society savings or deposit account holders who have been entered in the promotion, will receive one (1) chance for every J\$20,000.00 of new funds added to their savings or deposit account during the period July 31, 2023 to December 28, 2023;
- E. Existing VM Building Society savings or deposit account holders who have been entered in the promotion will receive an entry for balances of J\$50,000.00 or more held in their savings or deposit account prior to July 31, 2023, as a reward for their membership.
- F. The final date for deposits to VM Building Society savings or deposit accounts to be eligible for the interim draw is September 29, 2023, and the final drawing is December 28, 2023.
- G. Savers at VM Building Society will enter for a chance to win cash prizes totaling Three Million Five Hundred Thousand dollars. The Prizes will be apportioned as follows:
 - Sixteen (16) winners of interim prizes valued at Twenty-Five Thousand (\$25,000.00) each selected by branch location.
 - Three (3) grand prize winners of One Million Dollars (\$1,000,000.00) each selected randomly across all locations.
- H. Winners will be randomly selected
- electronically. All draws will be supervised by the selected auditors and as required, the Betting Gaming and Lotteries Commission (BGLC);
- The promotion will be conducted throughout all VM Building Society locations. The names and addresses of the locations are as follows:
 - Duke Street: 8-10 Duke Street, Kingston
 Falmouth: 16 Market Street, Falmouth,
 - Trelawny Half-Way-Tree: 73-75 Half-Way Tree Rd., Kgn.10.
 - Liguanea: 115 Hope Road, Kingston 6
 - Linstead: 110 King Street, Linstead, St.
 - Catherine Mandeville: Manchester Shopping Centre Shan #2 Mandaville, Manabaster
 - Shop #3, Mandeville, Manchester May Pen: 40 Main Street, May Pen,
 - Clarendon Montego Bay: 7 Market Street, Montego Bay, St. James,
 - Montego Bay: Unit 33 Fairview Shopping Centre, Montego Bay, St. James

- New Kingston: 53 Knutsford Boulevard, Kingston 5
- Ocho Rios: 7 Newlin Street, Ocho Rios, St. Ann
- Papine: University of Technology (UTech), 237 Old Hope Road, Kingston 6
- Portmore: Lot 1, Sea Grape Close, Portmore, St. Catherine
- Santa Cruz: 56 Main Street, Santa Cruz, St. Elizabeth
- Savanna-la-Mar: 123 Great George Street, Savanna-la-Mar, Westmoreland
- Spanish Town: 22 Oxford Road, Spanish Town, St. Catherine
- J. Each prize draw will take place at approximately 11:00 a.m. on Wednesday, October 4, 2023, and on January 10, 2024, at the VM Group Corporate Office located at 73 – 75 Half-Way Tree Road, Kingston 10.
- K. Verification of entries will be completed within three (3) business days of the draw. All winners will be contacted by telephone. Should the call not be answered, a voicemail will be left. Winners will be announced in the media no later than ten (10) business days after the winner has been confirmed. A minimum of five (5) attempts will be made to contact selected winners within five (5) business days of each draw.
- L. Employees and directors of the VM Group of companies, or their immediate family members are not eligible to enter the promotion.
- M. Immediate family members include spouse, children, parents, siblings, and in-laws.
- N. Subsidiary companies include: VM Building Society, VM Wealth Management, VM Property Services Ltd., VM Pensions Management, VM Money Transfer Services, VM Finance Ltd. and VMBS Overseas (UK) Ltd, VM Foundation Ltd, VM Innovations Ltd and VM Group affiliates, British Caribbean Insurance Company, and Carilend Jamaica Ltd.
- O. A total of Nineteen (19) winners will be awarded; Three winners of One Million Dollars as prizes in the grand prize draw and Sixteen (16) winners of Twenty Five Thousand Dollars each in interim prizes.
- P. VM Building Society reserves the right to use the names and photographs of the winners in its advertisements or other promotional material.
- Q. All winners are required to present a valid government-issued identification to collect their prize (Passport, Drivers' License or National ID).
- R. Five (5) alternate winners will be selected for each prize. VM reserves the right to award prizes to an alternate winner if:
 - Winners cannot be contacted within five (5) business days of the draw date
 - Prizes are not claimed within twenty-eight (28) days of the notification date. Unclaimed prizes will remain the property of the VM Building Society
 - Winners refuse to have their name and photograph appear in the media

