

MAY 2, 2022 - DECEMBER 23, 2022

OPEN YOUR SAVINGS ACCOUNT AND YOU COULD WIN BIG!

UP TO

\$2,870,000

IN PRIZES TO BE WON



PLUS Monthly Prizes of up to \$160,000*

Talk to a VM representative today!

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



iLive, iSave and iWin 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 **The Victoria Mutual Building Society** (VM Building Society);
- b) All eligible account holders with a balance of J\$100,000 or over at the end of the promotional period are automatically entered for the grand prize draw; each entered account must have a minimum balance of **J\$50,000** on the final date of deposit indicated for each interim draw to be eligible to win one of the monthly cash prizes;
- 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 of new funds added to their savings or deposit account during the period May 2, 2022 to December 23, 2022. These entries will remain to the grand draw date.
- 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 or more held in their savings or deposit account prior to May 2, 2022 as a reward for their membership. These entries will remain for each draw date;
- f) The final date for deposits to Victoria Mutual Building Society savings or deposit accounts to be eligible for each interim and final drawings are indicated in the table below:

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	DEPOSIT PERIOD	DRAW DATE
Round 1	May 2 - May 27	Wednesday, June 1, 2022
Round 2	May 28 - June 24	Wednesday, June 29, 2022
Round 3	June 25 - July 29	Wednesday, August 3, 2022
Round 4	July 30- Aug 26	Wednesday, August 31, 2022
Round 5	Aug 27 - Sept 30	Wednesday, October 5, 2022
Round 6	Oct 1 - Oct 28	Wednesday, November 2, 2022
Draw 7	Oct 29 - Nov 25	Wednesday, November 30, 2022
Grand Draw	Nov 26 - Dec 23	Wednesday, December 28, 2022

- g) Winners will be randomly selected electronically using a Microsoft excel spreadsheet. Winners will be drawn according to the following order;
 - · Monthly Prizes: Two draws will be conducted, one to determine the winners of \$20,000, the other to determine the winner of the \$100,000 prize. The first three names selected in draw 1 will be names the winners of the \$20,000 prizes. The first name drawn in round 2 will be named the winner of \$100,000 prize
- · Final Draw: The 3rd winner will be selected first, followed by the 2nd and finally the first winner. Should any winner become ineligible, the prize will fall to the next in line All draws will be supervised by the selected auditors and as required, the Betting Gaming and Lotteries Commission (BGLC)
- h) The promotion will be conducted throughout all VM Building Society locations.
- Each draw will take place at approximately 11:00 a.m. on the dates indicated in the table above at the VM Group Corporate Office, 73 75 Half-Way Tree Road, Kingston 10.
- j) Verification of entries will be completed within three (3) working 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) working days after the winner has been confirmed. A minimum of five (5) attempts will be made to contact selected winners within five (5) working days of each draw.
- k) Employees and directors of the VM Building Society or its subsidiary companies, or their immediate family members are not eligible to enter the promotion.
- I) Immediate family members include: spouse, children, parents, siblings and in-laws. Subsidiary companies include: VM Wealth Management, VM Property Services Ltd., VM Pensions Management, VMBS Money Transfer Services, VM Finance Ltd. and VMBS Overseas (UK) Ltd and VM Group affiliate, British Caribbean Insurance Company, Carilend Jamaica Ltd.
- m) Employees of VM Group's Advertising Agency are not eligible for entry in the competition.
- n) *A total of Thirty-one (31) winners will be awarded prizes in the promotion with the following breakdown; Three (3) winners in the main prize category and Twenty eight (28) winners in the Monthly Prize category.

Main Prizes:

First Prize: One Million Dollars (\$1,000,000) Second Prize: Five Hundred Thousand (\$500,000)

Third Prize: Two hundred Fifty thousand dollars (\$250,000)

Monthly Prizes:

- One winner of a weekend for two at a Resort in Jamaica or the cash
 - equivalent valued at a maximum of \$100,000 (total of seven winners),
- Three (3) winners of \$20,000 in gift vouchers (total of twenty one winners)
- o) VM Group reserves the right to use the names and photographs of the winners in its advertisements or other promotional material.
- p) All winners are required to present a valid government-issued identification to collect the prize (Passport, Drivers' License or National ID).
- q) Five (5) alternate winners will be selected for each prize. Victoria Mutual reserves the right to award prizes to an alternate winner if:
 - Winners cannot be contacted within five (5) 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 Victoria Mutual Building Society
 - · Winners refuse to have their name and photograph appear in the media