1. Promotion Title: ACB Caribbean- Christmas Comes With More

2. Promotion Period:
Credit Card Christmas Promotion Start Date: [23/11/2026] End Date: [15/01/2027]

3. Eligibility Criteria

The promotion is open to individuals who are:

a. 18 years of age or older; and during the promotion period of November 23, 2026 to January 15, 2027, who own and utilize an ACB Caribbean Credit Card (Visa)
b. Eligible customers will receive entries into the credit card promotion based on the value of their spend, as follows:

$69USD-$119USD: entry into Shopping Spree valued at $500USD

$120USD+: entry into Grand Prize trip to Panama City

4. Terms and Conditions
(The official rules governing the competition and outlining the responsibilities of both the promoter and the participants. By entering, participants agree to comply with these rules).

Any customer over the age of 18 who utilizes their ACB Caribbean Credit Card within the parameters for eligibility during the promotion period of November 23, 2026 – January 15, 2027 will be entered into a raffle to win a shopping spree of $500USD and a grand prize trip to Panama City.

By participating in this promotion, entrants agree that any personal information provided (such as name, age, and contact details) will be used by the promoter solely for administering the promotion, verifying eligibility, delivering prizes, and complying with legal or regulatory obligations.
By entering, participants agree that the organizer may use the winner's name, photo or video for promotional purposes without additional compensation.

Employees of ACB Caribbean, together with their spouses, parents, children, siblings, and any other persons residing in the same household, are not eligible to participate in this promotion.

5. Draw Date
The promotional draws will be conducted on [22/01/2027]

6. Format of the Draw (*Indicate the chosen selection process)*
The draws will be conducted using a randomized generator supervised by the Internal Audit Unit of ACB Caribbean.

7. Location of the Draw
The draws will take place at ACB Caribbean Village Walk Branch, which shall be accessible to the public.

8. Method of notifying Winners
Winners will be notified via telephone within 24 hours of the draw date and will have thirty (30) days to collect their prize and will be required to execute all documents necessary to receive the prize within thirty (30) days of notification..