1. Promotion Title: ACB Caribbean- Christmas Comes With More
2. Promotion Period:
   Loan 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, are approved for and receive disbursement of any ACB Caribbean loan of a minimum EC$5000.
b. Eligible customers will receive entries into the loan promotion based on the value of their loan, as follows:

Eligible Disbursed Loan Amount	Number of Entries
EC$5,000 - EC$9,999	1 Entry
EC$10,000 - EC$19,999	2 Entries
EC$20,000 - EC$39,999	4 Entries
EC$40,000 - EC$50,000	6 Entries

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 has been approved for an ACB Caribbean Loan product at a minimum of EC $ 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 grand prize of $25,000 along with (8) weekly prizes either in cash or shopping vouchers valued at $500EC.

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

7. 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.