



Win A Share Of **GHS100,000** For Your Child's Future

Participating in the Perfect Start Promotion

1. The Perfect Start Promotion is open to both existing and new customers of Access Bank.

2. To participate, you will need to operate or open an Access Bank Early Savers Account for your child or ward. With a minimum deposit of GHS200 in your new or existing Early Savers Account, you can enter the promo and qualify to win weekly rewards. To qualify for monthly cash prizes and other amazing rewards you will need to fall within any of the membership categories below:

- Gold – Accumulated savings >GHS 2,500
- Silver – Accumulated savings > GHS 1,500
- Bronze – Accumulated deposits > GHS 1,000

3. Our employees, agencies, freelancers, contractors (and those of any of our promotion partners, associated companies or prize providers) and their immediate family members or households (whether related or not), and anyone else professionally involved with the relevant Promotion, are excluded from entering and winning in this promotion (**'Excluded Individual(s)'**).

4. All timings, including promo duration and periods for announcing winners are broadcast on all our Social Media platforms and other traditional media. If any activity requires you to enter by a deadline, we will not accept any form of delay in the submission of entries, as such all entries after the deadline will be disqualified.

Winner selection/notification

5. There will be 3 grand prize winners and over 1,000 weekly and monthly reward winners unless otherwise specified. Visit www.ghana.accessbankplc.com/earlysavers for details.

6. Unless otherwise specified in the Specific Rules:

6.1 For the **grand prize draw**, winners will be selected based on their point accumulation during the entire promotion period together with their attainment of Gold membership



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status and meeting threshold of 2,000 points. The more points you attain, your likelihood of becoming a winner.

NB: You lose points when you make a withdrawal below any of the membership threshold.

6.2 For the **Access Got Talent competition**, this will only be open to Gold, Silver and Bronze members. Entries will be shortlisted and put up for voting by the public. Entries with the highest number of votes will be rewarded monthly based on their membership categories.

6.4 For **Quizzy Sunday competition**, this will be open to all Early Savers account holders who have entered the promo with the minimum deposit of GHs200. Children below the age of 17 will be required to participate under the supervision of their parents. Participants will have to answer a set of five (5) questions via the USSD code *901*8#. The first Ten (10) Participants to answer all questions correctly will win weekly cash prizes. Cash prizes will be credited into their Early Savers Account at Access Bank.

6.5 For **Financial Literacy Games competition**, this will be hosted on the Access Bank Ghana website (www.ghana.accessbankplc.com/earlysavers) and open to both Early Savers account holders and the general public. Participants who emerge with highest ratings on the game leader boards will be rewarded with cash prizes in their new or existing Early Savers account.

6.6 For **Friday Jams**, this is a virtual party open to Early Savers account holders and the general public. Children will have the opportunity of selecting a playlist and playing from the comfort of their homes to entertain other participants with any music of their choice. Music uploaded on this platform will be screened to ensure that content is wholesome.

Prizes

If your child participates in any of the activities under your supervision and wins a prize, we will notify you within 5 days of the following week for weekly prizes and within 14 days of the next month for monthly prizes. If you win the grand prize, we will notify you within five (5) days at the end of the promotion. All cash prizes will be deposited into the accounts of winners and can only be redeemed after the promotion.



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Publicity and identity of winners

- 7.** If your child wins a prize, you and your child may be required to take part in reasonable publicity.
- 8.** We may publish and publicize your child's name, image, and his/her entry, and we may refer to your child's association with the Promotion and/or the prize, in any media, worldwide, in perpetuity, for publicity and PR purposes.
- 9.** We may carry out an interview with you and the family either by telephone or in person; we may film, record and/or photograph the interview and we may use such film, recording and/or photograph(s) for publicity and PR purposes in any and all media, worldwide in perpetuity.

Use of your entry

- 10.** By entering your child in a competition or submitting a video, image, audio file or any other materials in relation to the Promotion (including as part of the entry process or as part of a prize) or if you tag or mention us directly or indirectly in any photo, video or content in connection with the Promotion, you agree that we can re-post, re-tweet, publicise and otherwise use that photo, video or content (with or without any accompanying comments and information like your handle and profile pic). You agree that we can do that via the same platform(s) that you posted or shared the photo, video or content, as well as via other social networks and platforms that we use, and on our websites. Unless otherwise expressly stated in the Specific Rules, you will remain the owner of the rights (e.g. copyright) in your photo, video or other content, but you agree not to use all or any of them in connection with a competitor of ours. You waive your moral rights in relation to the same.
- 11.** You warrant and undertake (i.e. guarantee), that:
 - 11.1** You own and control all of the rights in your entry, and you have the right to grant the rights set out in these terms and conditions and any Specific Rules;



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11.2 You have obtained written consent from anyone featured or mentioned in your entry, and your entry (and our and any third party's use of it) does not and will not infringe the rights of any individual or business (including any intellectual property rights, moral rights, right to privacy, confidentiality, etc.);

11.3 Your entry does not violate any applicable law or regulation;

11.4 Your entry does not contain anything which is indecent, untrue, defamatory, unlawful, hateful, threatening, demeaning, inappropriate, obscene, and malicious or which is in contempt of court;

11.5 Your entry will not cause any kind of harm or damage, and does not (to the best of your knowledge or belief) contain any virus, malware, spyware or similar malicious software.

12. You will sign such document as we reasonably request, at no cost to us, to confirm any or all of the above.

13. Unless otherwise stated, your entry will not be returned to you.

Data Protection

14. Your personal data, and the personal data of your child, will be collected and processed by us and the promotional partners named in the Specific Rules, as well as the prize providers, in order to administer this promotion. We will also use entrants' personal data for marketing purposes where consent has been provided.

Liability



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16. Your entry in the Promotion and that of your child in any of the activities is at your own risk. If the Promotion or prize requires that your child under your supervision undertakes any physical activity please ensure, before entering the Promotion that your child is in good health.

17. If we consider that you or your child/ward are in breach of these terms and conditions, or if we have grounds to suspect any entrant or third party of cheating, deception or fraudulent or unsportsmanlike conduct of any kind (including, without limitation, manipulating a Promotion, choice of prize winner(s) or any entry), without limiting the options available to us, we reserve the right in our sole discretion (and without us incurring any liability) to disqualify any entrant or person we reasonably believe to be responsible for, or associated with, such activity. We also reserve the right to disqualify you from a competition and/or prize (without us incurring any liability) if in our reasonable opinion you or your child/ward conducted yourselves in a way which is abusive or which exposes you or others to any medical, security, safety or similar risk whatsoever (including if you are intoxicated or abusive in any way). You agree that you will not do anything which is likely to bring us or any of our promotion partners into disrepute or which might adversely affect our reputation or the Promotion.

18. Save that nothing in these terms and conditions limits or excludes our (or any third party's) liability arising from fraud or from death or personal injury caused by negligence or any other type of liability which may not be limited or excluded by law, to the fullest extent permissible by law, we (and the promotion partners and any providers of a prize) (a) shall have no liability in relation to any act or omission of any third party and (b) exclude all liability to you and anyone else for any indirect loss, damage or harm of any kind arising from or in connection with the Promotions and prizes and your use or enjoyment of them. For example, if you book or take time off work with the intention of taking up a prize (e.g. an event) on a particular date, and the event is subsequently postponed, changed or cancelled, we would not be responsible for covering your wages or salary for your missed day of work on that day or any other day off you take. This is only one example and is not intended to limit the general interpretation of this clause.

19. In no event will our and/or the promotion partners' total aggregate liability to you exceed the cost of the prize.



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20. Unless otherwise expressly stated in the Specific Rules, the Promotions are in no way sponsored, endorsed or administered by, or associated with any social media platform (including without limitation Twitter, Facebook, Instagram or YouTube). You hereby release all such social media platforms from any liability. Any questions, comments or complaints regarding this Promotion must be directed to the Promoter only, and NOT to any social media platform.

Other rules

21. We reserve the right to withdraw or amend any Promotion, Specific Rules and/or these terms and conditions if we consider it necessary or appropriate to do so for reasons beyond our reasonable control or if there has been a broadcasting or printing error, etc. Any changes will be posted here and/or on our website.

22. When entering a Promotion or claiming a prize you must use your real name. You may be required to provide us with proof of your identity and eligibility on request. Failure to provide adequate information (or to adequately prove eligibility) may result in your disqualification and/or withholding or withdrawal of a prize.

23. No multiple, bulk, automated, machine assisted, third party, syndicate or other group entries will be accepted. We will disqualify any entries which, in our reasonable opinion, appear to have used any of these entry methods (including multiple entries, unless permitted) from the same IP address, telephone number, or similar. You may not enter a Promotion if you have been given the answer(s) or any other relevant information in relation to the Promotion, directly or indirectly by any Excluded Individual.

24. For Promotions involving online voting, only one vote for each valid email address will be accepted. We reserve the right to disqualify any entrant making, or attempting to make, multiple votes, and to disregard any votes which we, in our sole discretion but acting reasonably, consider to be suspicious or fraudulent.

25. You agree to keep confidential any information which you know or reasonably ought to know is confidential and which relates to us, our business, the Promotion or prize.

26. If Specific Rules contain a rule which directly contradicts these terms and conditions, to the extent of that contradiction the Specific Rules will override these terms and



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conditions for that Promotion. Otherwise, these terms and conditions will continue to apply in their entirety.

27. In these terms and conditions, any Specific Rules and promotional materials, examples given are to help illustrate some terms, and are not exhaustive and do not limit those terms in any way.

28. In the event of any dispute, our and any judges' decisions are final and no correspondence will be entered into.

29. These terms and conditions, together with the relevant Specific Rules, represent the entire agreement between you and us in relation to the Promotion and the prizes. The invalidity, illegality, or unenforceability of the whole or any part of these terms and conditions or any Specific Rules does not affect the remainder of these terms and conditions or any Specific Rules, which will remain in full force and effect. These terms and conditions and the Specific Rules do not create any right or benefit enforceable by any third party.