

**REPUBLIC BANK “MOMENTS WITH ENDCASH”
TERMS AND CONDITIONS**

IMPORTANT CUSTOMER NOTICE: PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY AND THOROUGHLY, INCLUDING ALL FOOTNOTES, TO ENSURE YOU ARE AWARE OF AND UNDERSTAND THE APPLICABLE TERMS AND CONDITION FOR THE PROMOTION.

1. **Promotion.** Use Endcash Digital Wallet during the Promotion Period (*see definition below at section titled – Promotion Period and Eligible Country*) for a chance to be a winner in our **“Moments with Endcash” (“Promotion”)**.
2. **Promotion Period and Eligible Country.** This Promotion starts and ends in the below listed countries (each an **“Eligible Country”**) as follows (**“Promotion Period”**):

Eligible Country	Promotion Period : Start Date,End Date and Time
Trinidad & Tobago	Start: 12:00 am local time on July 6 th 2026 End: 11:59 pm local time on September 30 th , 2026

3. **Eligible Participant.** This Promotion is **ONLY** open to persons 18 years and older, who are residents of the Eligible Country and who satisfy the Promotion Entry Criteria (*see definition below at section titled - Promotion Entry Criteria*) (**“Eligible Participant”**).

Persons who fall within the following classes are not eligible for this Promotion:

- A. Employees (full time or part time) of any subsidiary of Republic Financial Holdings Limited¹ (**“RFHL”**).
 - B. Employees (full time and part time), agents, contractors, suppliers and members of such classes of persons immediate families and/or household(s) of any subsidiary of RFHL who are professionally connected or associated with this Promotion.
4. **Promotion Entry Criteria.** Individuals may only participate in this Promotion if they satisfy the following criteria (**“Promotion Entry Criteria”**), Republic Bank Endcash Walletholders who:
 - A. During the Promotion Period, are registered users of Endcash, excluding Endcash merchant customers; **AND**
 - B. During each month of the Promotion Period, successfully completes a minimum of five (5) Endcash purchase transactions using their Endcash Wallet excluding any purchase transactions that are refunded by the merchant or otherwise (**“Monthly Customer Transactions”**); **OR**
 - C. During the month of July of the Promotion Period, posts a picture of their purchase made using their Endcash Wallet or the Endcash merchant at which they conducted their purchase using

¹ Republic Financial Holdings Limited is a holding company incorporated in Trinidad and Tobago and licensed under the Financial Institutions Act of Trinidad and Tobago with subsidiaries licensed to carry on banking business by applicable global regulatory bodies.

their Endcash Wallet to their Instagram page with the hashtag #MyEndcashMoment and tag @Endcashtnt (“**July Customer Transaction**”); **OR**

- D. During the months of July and August of the Promotion Period, completes successful Endcash purchase transactions using their Endcash Wallet at Cache and/or Ishmael M Khan Bookstore excluding any purchase transactions that are refunded by the merchant or otherwise (“**Back-to-School Transactions**”); **OR**
- E. During the months of July and August of the Promotion Period, completes successful Endcash purchase transactions using their Endcash Wallet at food hubs (such as Foodsquare and Woodbrook Yard) excluding any purchase transactions that are refunded by the merchant or otherwise (“**Food Hub Transactions**”)

5. **Prizes and Draw**. The following prize(s) are available to Eligible Participants²:

Eligible Country	Prizes	Draw
Trinidad and Tobago	1. July Republic Bank Endcash Walletholders prize Each week in the month of July 2026, one (1) Eligible Participant who complies with the July Customer Transaction requirements AND received the highest Instagram engagement on their post (being likes and shares) will win TT\$250.00 top-up to their Endcash Wallet. 2. July and August Republic Bank Endcash Walletholder prizes A. The first fifty (50) Eligible Participants who comply with the Back-to-School Transactions requirements in each of July and August during the Promotion Period will each win TT\$150.00 top-up to their Endcash Wallet; and B. The first one hundred (100) Eligible Participants who comply with the Food Hub Transactions requirements in July and in August during the Promotion Period will each win TT\$20.00 top-up to their Endcash Wallet.	Draws for all prizes will be done at the end of each month of the Promotion Period. For the Monthly Republic Bank Endcash Walletholders prize – every five (5) successful Monthly Customer Transactions will be considered one (1) entry.

² subject to any special terms and conditions which may be presented to the winning Eligible Participants at the time being presented with the prize(s)

	3. Monthly Republic Bank Endcash Walletholders prize Each month of the Promotion Period, One (1) Eligible Participant who complies with the Monthly Customer Transaction requirements will win TT\$3,000.00 top-up to their Endcash Wallet.	
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6. **Notification to Winners.**

- A. Republic Bank will notify the Winners by a suitable method and within a suitable timeline after the applicable draw as determined by Republic Bank in its sole discretion.
- B. Winners must immediately accept their prize(s) upon notification unless otherwise specified by Republic Bank at the time of notification or in the Promotion advertisement.
- C. In the event Winners do not accept the prize(s) and/or don't respond to Republic Bank's notification of their winnings within the timeline set by Republic Bank, such Winners will be deemed to have immediately forfeited all rights, title and interests to their prize(s). In such an event, Republic Bank may select Alternative Winners (*see definition below at section titled – Alternative and Reserve Winners*) or Reserve Winners (*see definition below at section titled – Alternative and Reserve Winners*) or cancel any such prize(s).

7. **Alternative and Reserve Winners.**

- A. **Reserve Winners.** Republic Bank may, at its sole discretion, select reserve winners at the same time as the draw for the Winners ("**Reserve Winners**") so that in the event the Winners are unable to claim their prize(s) for whatever reason, Republic Bank may award the prizes to the Reserve Winners without having to perform another draw.
- B. **Alternative Winners.** In the event Republic Bank is unable to contact the Winners/Reserve Winners or the Winners/Reserve Winners do not accept/collect the prize(s) within the timeline provided for in these terms and conditions, Republic Bank shall be entitled to perform additional draws for prizes, in conformity with the draw rules in the section titled *Draw for Prizes*, in order to select alternative winners ("**Alternative Winners**"). Republic Bank may perform as many draws as it deems necessary until an Alternative Winner has been selected.

8. **General.**

- A. **Replacement Prize(s).** Republic Bank reserves all rights to replace any prize advertised, wholly or in part, with an alternative prize which is, in Republic Bank's sole opinion, of similar or greater value.
- B. **Forfeited Prize(s).** Republic Bank may in its sole discretion, exercised reasonably or unreasonably, forfeit any unclaimed prize(s) or claimed prize(s) in any manner it deems fit.
- C. **Transferability, exchange, redeemability of Prize(s).** All prizes are, in whole or in part, non-transferable, non-refundable, non-exchangeable and non-redeemable in cash or any other form than the advertised form of the prize.
- D. **Consents.** Winners, Alternative Winners and/or Reserve Winners agree that by accepting the prize(s) they consent to:

- (i) [Republic Bank's General Privacy Principles](#); and
- (ii) Specifically to:
 - (a) Republic Bank using their image, other likeness, name and other identifiable information in any publications in relation to the Promotion, including on all Republic Bank and/or partners connected to the Promotion, social media platforms; and
 - (b) Having their photograph taken and/or participate in a video by Republic Bank as part of their award of the prize(s) and to be published by Republic Bank in its official publications in relation to the Promotion, including on all Republic Bank and/or partners connected to the Promotion, social media platforms.
- E. **Disqualification.** All Winners, Alternative Winners and Reserve Winners are automatically disqualified from the Promotion in the event:
 - (i) Republic Bank, in its sole discretion, determines they acted in a dishonest or fraudulent manner or conducted themselves in bad faith or otherwise in an inappropriate manner, so as to gain an advantage in the Promotion.
 - (ii) Prior to acceptance of the prize(s), is charged or taken into official police custody as a suspect in relation to the commission or participation in a crime.
 - (iii) For any reason whatsoever Republic Bank determines, in its sole discretion and acting reasonably, that they ought not to be entitled to receive the prize(s).
- F. **Eligible Entries.** In addition to all eligibility terms and conditions contained in these terms and conditions, Republic Bank may, in its sole discretion, reject all entries which are incomplete, damaged or corrupted.
- 9. **Limitation of Liability.**
 - A. **General Liability.** Republic Bank's liability to any Winner, Alternative Winner, Reserve Winner or any other person in connection with the Promotion shall be limited to the value of the prize(s) available to such person.
 - B. **Exclusion of Liability.**
 - (i) In no event shall Republic Bank its officers, employees and agents be liable, whether in contract, tort, negligence, breach of statutory requirements under the applicable laws or otherwise for any loss, damage, costs or expenses of any nature whatsoever incurred or suffered by Winner, Alternative Winner, Reserve Winner or any other person in connection to the Promotion, for any indirect or consequential loss including, without limitation, any economic loss or other loss of turnover, profits.
 - (ii) Republic Bank shall not be liable for any loss or damage as a result of any disqualification of any person from the Promotion or from not being able to communicate with any Winner, Alternative Winner, Reserve Winner in relation to notification of having been selected for a prize.
 - (iii) Republic Bank shall not be liable for any loss or damage suffered by any person connected with or in relation to the use of a prize, including any loss or damage suffered in relation to travel related loss or damage or accommodation related loss or damage or any loss or damage.
- 10. **Indemnity.** Acceptance of a prize indicates the accepting person (Winner, Alternative Winner or Reserve Winner) agrees to indemnify Republic Bank against all liabilities, costs, expenses, damages, and losses (including but not limited to any direct, indirect, or consequential losses, loss of profit, loss of reputation and all interest, penalties and legal and other professional costs and expenses) suffered or incurred by Republic Bank including but not limited to, claims arising out of or in connection with:
 - (i) any claim made against Republic Bank by any third party arising out of, or in connection with the promotion and/or use of the prize(s);
 - (ii) any claim made against Republic Bank by a third party for death, personal injury or damage to property arising out of, or in connection with the use of the prize(s).
- 11. **Intellectual Property Rights.** All intellectual property rights, including all trademarks, contained in these terms and conditions, any promotional material in relation to the Promotion are the property of

Republic Bank and/or any partner participating in the Promotion and must not be used in any manner whatsoever without written permission from Republic Bank.

12. **Governing Law and Jurisdiction.**

- A. **Governing Law.** The Promotion and these terms and conditions are governed by the laws of the country in which the Winners, Alternative Winners or Reserve Winners has an account or banking relationship with Republic Bank (“**Home Country**”) and in the event such person may have accounts or a banking relationship with Republic Bank in multiple countries, the laws of Trinidad and Tobago shall apply.
- B. **Jurisdiction.** The courts of the Home Country shall have exclusive jurisdiction to hear and determine all disputes in relation to or connected with these terms and conditions and the Promotion. However, in the event the laws of Trinidad and Tobago shall be the governing law, the courts of Trinidad and Tobago shall have exclusive jurisdiction to hear and determine all disputes in relation to or connected with these terms and conditions and the Promotion.

13. **Discrepancy and Severability.**

- A. **Discrepancy.** In the event of any discrepancy or inconsistency between these terms and conditions and any promotional materials in relation to the Promotion, these terms and conditions shall prevail to the extent of such discrepancies or inconsistencies.
- B. **Severability.** In any part of these terms and conditions are determined by a court of competent jurisdiction illegal or unenforceable, such illegal or unenforceable parts shall be deleted and the remainder of these terms and conditions shall continue to be in full force and effect with such modification necessary to give effect to the commercial intent of Republic Bank in conducting the Promotion.
14. **Force Majeure.** Republic Bank shall not be liable to perform its obligations in relation to the Promotion including these terms and conditions for any reason beyond its reasonable control arising out of but not limited to directions from any Eligible Card association, Acts of God, national regional or global endemic or pandemic, adverse weather conditions, fire, industrial dispute, war, terrorist activity, political unrest, riots, civil commotions, plague or other natural calamities.
15. **Acceptance of these Terms and Conditions.** Acceptance of these terms and conditions is mandatory to be eligible to receive the prize(s) and by entering into the Promotion you are deemed to have accepted these terms and conditions.