REPUBLIC BANK RIGHTSTART MAKE YOUR CHRISTMAS MERRY CAMPAIGN
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 CONDITIONS FOR THE PROMOTION.

1. **Promotion.** RightStart account holders can save, showcase their creativity and celebrate their academic achievements during the Promotion Period (see applicable Promotion Period in section titled – Promotion Period). Eligible participants who satisfy the qualifying criteria for the Save & Win, Lights, Camera, Action! and Bright Stars categories will have the opportunity to win exciting prizes in the RightStart Make Your Christmas Merry Campaign 2026 (the "**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 Start Date and Time	Promotion End date and Time
Trinidad and Tobago	**Prize 1 (Save and Win):** 12:00am local time on November 16th, 2026. **Prize 2 (Lights, Camera, Action):** 12:00am local time on November 16th, 2026. **Prize 3 (Bright Stars):** 12:00am local time on November 16th, 2026.	**Prize 1 (Save and Win):** 11:59pm local time on December 31st, 2026 **Prize 2 (Lights, Camera, Action):** 11:59pm local time on December 31st, 2026 **Prize 3 (Bright Stars):** 11:59pm local time on December 31st, 2026

3. **Eligible Participant.** This Promotion is **ONLY** open to RightStart account holders between the ages of seven (7) and seventeen (17) years, 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 Entry into this Promotion:

   A. Employees (full time or part time) of Republic Financial Holdings Limited[1] ("**RFHL**") including any of RFHL's wholly or partially owned subsidiaries.
   B. Employees (full time and part time), agents, contractors, suppliers, and members of such classes of persons immediate families and/or household(s) of RFHL including any RFHL's wholly or partially owned subsidiaries who are professionally connected or associated with this Promotion.

4. **Promotion Entry Criteria**. Individuals are only eligible to participate in this Promotion upon the fulfilment of **ALL** the following criteria (together the "**Promotion Entry Criteria**"):

   A. Must be an active holder of a Republic Bank RightStart Account during the Promotion Period.

[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.

B. Where applicable, participants must obtain the consent of a parent or legal guardian prior to submitting a video entry, report card, or accepting a prize.

C. Comply with the applicable entry requirements for the Save & Win, Lights, Camera, Action! and/or Bright Stars categories as outlined in these Terms and Conditions.

i. **Save & Win Entry Criteria** - To qualify for the Save & Win category, participants must deposit a minimum of TT$25 per week (TT$200 cumulatively during the Promotion Period) into their RightStart Account.

ii. **Lights, Camera, Action! Entry Criteria** - To qualify for the Lights, Camera, Action! category, participants must submit a video no longer than sixty (60) seconds, highlighting why they chose to open a RightStart Account and how the RightStart Account can assist them in achieving their savings goals during the Promotion Period. Only one (1) video entry per participant will be accepted.
Republic Bank reserves the right to disqualify any video submission deemed offensive, inappropriate, unlawful, or unrelated to the Promotion.

iii. **Bright Stars Entry Criteria** - To qualify for the Bright Stars category, participants must submit their Christmas Term Report Card during the Promotion Period and attain a minimum average score of seventy percent (70%) to qualify for consideration.

5. **Prizes**. The following prize(s) are available to Eligible Participants (*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)*):

Eligible Country	Prizes
Trinidad and Tobago	**Prize 1 (Save and Win):** Five (5) winners will be selected and rewarded as follows: 1st Place: Five (5) times the participant's qualifying savings balance, subject to a maximum prize value of TT$1,000. 2nd Place: Four (4) times the participant's qualifying savings balance, subject to a maximum prize value of TT$1,000. 3rd Place: Three (3) times the participant's qualifying savings balance, subject to a maximum prize value of TT$1,000. 4th Place: Two (2) times the participant's qualifying savings balance, subject to a maximum prize value of TT$1,000. 5th Place: One (1) time the participant's qualifying savings balance, subject to a maximum prize value of TT$1,000.
Trinidad and Tobago	**Prize 2 (Lights, Camera, Action):** Three (3) winners will be selected and rewarded as 1st place - $2,500, 2nd place $1,500 and 3rd place $1,000.
Trinidad and Tobago	**Prize 3 (Bright Stars): Ten (10)** winners will be selected and awarded TT$500 each in recognition of their academic performance.

6. **Draw for Prizes**. All prizes identified in these terms and conditions will be awarded as follows (persons identified below collectively "**Winners**"):

Eligible Country	Draw
Trinidad and Tobago	**Prize 1 (Save & Win):** Five (5) winners will be selected through a random draw from all eligible entries received during the Promotion Period. **Prize 2 (Lights, Camera, Action!):** Three (3) winners will be selected based on the highest scores awarded by a judging panel appointed by Republic Bank. **Prize 3 (Bright Stars):** Ten (10) winners will be selected from eligible report card submissions received during the Promotion Period. Where two or more Eligible Participants receive the same qualifying academic score and there are insufficient prizes available, the winner(s) will be selected through a random draw from among the tied participants.

7. **Notification to Winners**. Republic Bank will notify the Winners by email, telephone, or instant messaging within 5 business days of the draw. After notification the notified Winners will have 2 business days to collect and/or accept their prize(s) in the manner communicated to the Winners by Republic Bank.

   In the event Winners do not accept the prize(s) and/or does not respond to Republic Bank's notification of their winnings within the timeline set out in the terms and conditions, 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*).

8. **Alternative and Reserve Winners**.

   A. **Alternative Winners**. In the event Republic Bank is unable to contact the Winners 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.
   B. **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.

9. **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:
      (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.

10. **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.

11. **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).

12. **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.

13. **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.

14. **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**. If 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.

15. **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.

16. **Acceptance of these Terms and Conditions**. Acceptance of these terms and conditions is mandatory to be eligible to receive the prize(s) and by accepting a prize as part of this Promotion you are deemed to have accepted these terms and conditions.