

MONEYGRAM GHANA @ 60 PROMOTION

TERMS AND CONDITIONS

1. **The MoneyGram Ghana @ 60 Promotion** (the "Promotion") is organized and managed by MoneyGram having its address at MIL Overseas Nigeria Ltd., 3rd Floor, Plot 1679, Karimu Kotun Street, VI, Lagos (the "Promoter"). The Promotion is open to all residents of Ghana, 18 years and above, except the following:

(a) employees (and their families) of the Promoter, its affiliates and subsidiary companies, as well as representatives or agents of the Promoter;

(b) employees (and their families) of MoneyGram, its affiliates and subsidiary companies, as well as representatives and agents of MoneyGram;

(c) anyone else professionally connected with the Promotion.

Family member referred to in this Terms and Conditions includes but not limited to: spouse, ex- spouse, defacto spouse, child or step child (whether natural or by adoption), parent, step parent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, step brother, step sister or 1st cousin.

2. The term of the Promotion is from **27th February 2017 to 31st May 2017** (the "Promotion Period").

3. The Promotion is open to customers who *receive* money through MoneyGram via the any of MoneyGram's partner agents in Ghana, namely; Access Bank, ADB, Apex Bank, CAL Bank, Ecobank, Fidelity Bank, Stanbic, UBA, Unibank, GT Bank, Societe Generale, HFC Bank, UMB, GCB, FBNBank, Sahel Sahara, Prudential Bank, Global Access, UT Bank, Zenith Bank & Bank of Africa_during the Promotion Period. *No minimum amount is required* (the "Qualifying Transaction").

4. Any customer who conducts a Qualifying Transaction during the Promotion Period will automatically receive a scratch card from partner bank for every Qualifying Transaction conducted.

5. Customer then scratches prize panel to reveal the prize he/she has won for after receiving the MoneyGram transaction.

6. Partner Bank gives revealed prize instantly to customer.

7. Customer has to sign an audit sheet to confirm receipt of instant prize.

8. Instant Prizes include Suzuki Alto, TV Sets, blenders, pressing irons, phones, power banks, sandwich maker & shopping vouchers. All partner bank locations shall provide same instant prizes.

9. The Promoter and its partner agents will provide all instant gifts manually to the customer after the prize is won.

10. The Gift once received by the customer who made the Qualifying Transaction, can only be transferred to a 3rd party 6 months after the end of the Promotion Period.

11. If any customer is subsequently found illegible to participate in this Promotion, the Promoter and its partner agents may at its sole discretion take any action that it deems fit including but not limited to recalling the Gift.

12. The Promoter's decision in all matters to do with the promotion is final and no correspondence will be entered into.

13. The customer may be required to take part in publicity related to the Promotion including having his or her photograph taken and his or her name, nationality and country of residence being disclosed.

14. The prize will be awarded as described within the Promotion is *not exchangeable or transferable or convertible to cash*.

15. The customers shall be responsible for tax liability where applicable.

16. By entering the Promotion, all participants will be deemed to have accepted and be bound by these terms and conditions, which shall be interpreted by the Promoter at their sole discretion.

17. The Promoter reserves the right to amend these terms and conditions or to cancel, alter or amend the Promotion at any stage if deemed necessary in its opinion or if circumstances arise outside of its control. These terms and conditions shall be subject to the laws of the Ghana.

18. Neither the Promoter or any other person or party associated with the Promotion shall be liable for any loss nor damage (including but not limited to indirect or consequential loss or damage) suffered or sustained in connection with either participation in this Promotion or with the Gift offered.

19. By accepting these terms and conditions all participants (i.e. the data subjects) agree that personal data shall be collected and processed by the Promoter and stored on the Promoter's database and used for the administration of its ongoing relationship with participants and in connection with the Promotion.

20. These Terms and Conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.