

Terms & Conditions- Transact and Win (Customers only)

- In order to participate in the promo you should be above 18 years of age.
- A Participant must have downloaded and activated the CalBank App and signed up with an active CalBank App profile to enable them participate in the promo.
- A Participant must own a smart phone with iOS 11.4 or later operating system and compatible with iPhone, iPad and iPod touch. Android users require Android 4.1 operating system and above.
- A Participant must perform at least a transaction on the CalBank App using any of payment options available (CalBank Account, Card, Mobile Money wallet and CalPay wallet).
- Points will be allocated each transaction performed with the exception of own account and own wallet transfers.
- Points will be accrued daily for all transactions performed.
- Only the top 3 customers with the highest Points accrued at the end of the period will be rewarded.
- Rewards are not transferrable and cannot be converted into cash.
- Rewards must be redeemed within 90 days of the declaration of the Customer as winner after which the customer forfeits the reward.
- The promo begins on Monday, 1st November, 2021 at 00:00 and ends on Tuesday 30th November, 2021 at 23:59.
- CalBank PLC may end or extend the promo at its own discretion at which point users with the highest points will be rewarded.
- You shall not recycle your cash or funds amongst your linked payment sources with the intention of demonstrating transactional volumes with the view to become a winner of the promo.
- Merchants shall not make payments to themselves with the intention of demonstrating transactional volumes with the view to become winners of the promo.
- CalBank PLC reserves the right to revise these Terms and Conditions at any time during the period of this promo at its own discretion.

Terms & Conditions- Transact and Win (Staff only)

- In order to participate in the promo you should be a member of Staff of the Bank.
- A Participant must have downloaded and activated the CalBank App and signed up with an active CalBank App profile to enable them participate in the promo.
- A Participant must own a smart phone with iOS 11.4 or later operating system and compatible with iPhone, iPad and iPod touch. Android users require Android 4.1 operating system and above.
- A Participant must perform at least a transaction on the App using any of payment options available (CalBank Account, Card, Mobile Money wallet and CalPay wallet)
- Points will be allocated for each transaction performed with the exception of own account and own wallet transfers.
- Points will be accrued daily for transactions performed.
- Only the staff with the highest points accrued at the end of the period will win and be rewarded.
- Rewards are not transferrable.
- The promo begins on Monday, 1st November, 2021 at 00:00 and ends on Tuesday 30th November, 2021 at 23:59.

- CalBank PLC may end or extend the promo at its own discretion at which point the user with the highest points will be rewarded.
- You shall not recycle your cash or funds amongst your linked payment sources with the intention of demonstrating transactional volumes with the view to become a winner of the promo.
- Staff with Merchant accounts shall not make payments to the merchant account with the intention of being the winner of the promo.
- The above notwithstanding, the Branch with the highest sale of the digital product, likewise, will receive a reward.
- CalBank PLC reserves the right to revise these Terms and Conditions at any time during the period of this promo at its own discretion.

Terms & Conditions- Agent & Merchant Rewards

- In order to participate you should be a CalBank Agent or CalPay Merchant.
- A Participant must have a merchant or agent profile to transact.
- The six (6) highest performing CalPay Merchants will be rewarded.
- The highest performing Agent in each Region will be rewarded.
- Rewards are not transferrable.
- The promo begins on Monday, 1st November, 2021 at 00:00 and ends on Tuesday 30th November, 2021 at 23:59.
- CalBank PLC may end or extend the promo at its own discretion at which point users with the highest points will be rewarded.
- You shall not recycle your cash or funds amongst your accounts with the intention of demonstrating transactional volumes with the view to become a winner of the promo.
- Merchants who are also individual account holders shall not make payments to the merchant account with the intention of demonstrating transactional volumes with the view to become a winner of the promo.
- Fictitious Snap Accounts opened to gain unfair advantage would not be counted. The Bank will apply standard operational procedures in handling such accounts.
- Agents and Attendants of Agents will be required to open a minimum of 60 Snap Accounts with the appropriate KYC to qualify for the rewards.
- Accounts opened on other platforms i.e. CalBank App, Branch referral aside the Agent's assigned POS device will not be accounted to the Agent.
- In the event of a tie between Agents, the value of initial deposits mobilized from these accounts will be considered as the differentiator.
- CalBank PLC reserves the right to revise these Terms and Conditions at any time during the period of this promotion at its own discretion.