

THESE TERMS AND CONDITIONS (“TERMS AND CONDITIONS”) SET OUT THE BASIS ON WHICH A PARTICIPANT CAN PARTICIPATE IN ‘CAYMAN NATIONAL BANK LTD.’S (“CAYMAN NATIONAL”) CASH FOR CHRISTMAS INSTAGRAM PROMOTION’ (THE “PROMOTION”). BY ENTERING THE PROMOTION, THE PARTICIPANT ACCEPTS THESE TERMS AND CONDITIONS IN FULL. IF THE PARTICIPANT DOES NOT ACCEPT THESE TERMS AND CONDITIONS, THEY SHOULD NOT ENTER THE PROMOTION AND WILL NOT BE ELIGIBLE TO WIN THE PRIZE.

1. PROMOTION PERIOD: The Promotion will run from December 2nd – December 17th, 2021 (the “Promotion Period”) with prizes drawn every Friday during this period in accordance with clause 4 below. Entries received after the closing date will not be entered into the Promotion.

2. ELIGIBILITY: Entry is open to all residents of the Cayman National aged 18 and over, who are customers of Cayman National, who follow the Cayman National Instagram page and who abide by these Terms and Conditions (the “Participant”). Employees of Cayman National Bank and its affiliate companies are not eligible to enter the Promotion. No refund may be claimed for any expenses incurred relating to the use of an email account or internet connection for the purpose of entering the promotion. Cayman National reserves the right to verify the eligibility of any Participant’s Entry and to exclude any Entries which it believes to be invalid or in breach of these terms and conditions.

3. TO ENTER: To validly enter the Promotion, a Participant has to visit Cayman National Bank’s official Instagram page. Once on the Cayman National Instagram page, the Participant needs to **LIKE** the weekly ‘Cash For Christmas Instagram Prize’ post that Cayman National will post specific to this Promotion during the Promotion Period and **TAG AT LEAST ONE OTHER INDIVIDUAL** (hereinafter known as an “Entry”). The Participant can have multiple Entries during the Promotion Period. If a Participant wins a Prize, they will not be eligible to win any future Prizes during the Promotion Period.

4. PRIZE: Every Friday during the Promotion Period, there will be a prize of KYD250.00 (the “Prize”) for one winning Participant.

5. WINNER SELECTION AND NOTIFICATION: The successful Prize winner will be selected by an electronic random generator out of a pool of Entries and will be contacted by telephone using the phone number Cayman National has on record for the successful Participant. If Cayman National cannot contact the Prize winner within seven (7) calendar days of the winning Participant’s name being announced for whatever reason, the Prize shall be forfeited and such Participant will be ineligible to win future prizes. Cayman National shall have the right to award an alternative winner instead. Cayman National shall have no liability for a winner’s failure to receive notices due to a winners’ spam, junk e-mail or other security settings or for the winner’s’ provision of incorrect or otherwise non-functioning contact information. Prizes are not transferrable.

6. ODDS: The odds of winning depend on the number of eligible Entries received and shall be based on random selection as stated herein.

7. RIGHTS GRANTED BY THE PARTICIPANT: By entering this Promotion, the Participant understands and agrees that Cayman National, or anyone acting on behalf of Cayman National (including its respective licensees, successors and assigns) will have the right, where permitted by law, without any further notice, to review or consent to print, publish, broadcast, distribute, and use, worldwide in any media now known or hereafter in perpetuity and throughout the world, its Entry, including, without limitation, the Entry and winner’s name, portrait, picture, voice, likeness, image or statements about the Promotion, as news, publicity or information and for trade, advertising, public relations and promotional purposes without the need for any further compensation.

8. PRIVACY POLICY: Subject to the rights granted by the Participant within clause 7 of these terms and conditions, information submitted with an Entry is subject to the Privacy Policy stated on Cayman National's website and Instagram. Cayman National reserves the right to alter any rules of any giveaway, including this Promotion at any time.

9. DISQUALIFICATION: Entries must not be submitted through agents or third parties. No responsibility can be accepted for lost, delayed or incomplete entries, or for electronic entries or winning notifications that are not received or delivered for any reason (including as a consequence of communication or network failures). Any such entries will be deemed void. Cayman National reserves the right to withdraw or amend the Promotion or these terms and conditions if circumstances outside its reasonable control make this unavoidable. Entries must be strictly in accordance with these terms and conditions. Any Entry not in strict accordance with these terms and conditions will be deemed to be invalid and the Prize will not be awarded in respect of such Entry. Cayman National's decision is final in all matters relating to the Promotion (including the allocation of Prizes).

10. RELEASE: Cayman National including its officers, employees or agents shall not be responsible for (whether in tort, contract or otherwise):

- i) any loss, damage or injury to a Participant and/or any third party or to any property belonging to a Participant or any third party in connection with the Promotion and/or the Prize (including the winner's receipt or use of the same), resulting from any cause whatsoever; or
- ii) any loss of profit, loss of use, loss of opportunity or any indirect, economic or consequential losses whatsoever and howsoever caused.

11. GOVERNING LAW AND JURISDICTION: These terms and conditions shall be governed by the laws of the Cayman Islands. This means that a Participant's Entry into the Promotion and any dispute or claim arising out of or in connection with it will be governed by Cayman Islands law. The Participant and Cayman

National both agree that the courts of the Cayman Islands will have exclusive jurisdiction in connection with any such dispute or claim.

12. DISCLAIMER: This Promotion is on behalf of Cayman National. The Promotion is not in any way sponsored, endorsed or administered by, or associated with Instagram. The Participant acknowledges that Instagram shall not have any liability in connection with the Promotion. Cayman National reserves the right to disqualify any entrant posting an Entry or a comment to Cayman National's Instagram page that is in Cayman National's opinion, inappropriate, offensive or upsetting to other entrants, stakeholders of Cayman National or directly aimed at Cayman National, or contrary to applicable law, and to remove any such Entry or comment.