EARN YOUR WAY TO SINGAPORE CAYMAN NATIONAL BANK LTD MASTERCARD - Terms and Conditions

Promotion Name	Earn Your Way to Singapore CNB – Mastercard
Promoter	Cayman National Bank Ltd. ("CNB") – located at 200 Elgin Avenue, Grand Cayman, KY1-1102, Cayman Islands Website: https://www.caymannational.com/
Participant Acceptance	By participating in the Earn Your Way to Singapore CNB – Mastercard CNB promotion, participants agree to be bound by these Terms and Conditions, which govern their participation in this promotion. In the event of any inconsistency between these Terms and Conditions and any other sent materials, these Terms and Conditions will prevail. By entering the promotion, participants automatically agree to be fully, and unconditionally bound by these Terms and Conditions, and also represent and warrant that they individually meet the eligibility requirements set forth herein. In addition, the participant agrees to accept the decisions of CNB as final and binding as it relates to the promotion. Use of fraudulent methods or any attempt to circumvent the Terms and Conditions may result in ineligibility, at the sole discretion of CNB. A participant may choose to decline a prize if one is awarded to the participant, if the participant so advises CNB when the participant is notified of winning a prize. Participants with questions regarding these Terms and Conditions may contact CNB at cnb@caymannational.com
Promotion Period	The promotion will take place during the following period: Start: October 19, 2026, 12:01AM Cayman time End: January 04, 2027, 11:59 PM Cayman time
Eligibility Guidelines	To participate in this promotion, participants must possess a CNB Mastercard Credit Card issued in the Cayman Islands. Directors and employees of CNB and its related entities (collectively, the "Promotion Parties") are not eligible to participate in the promotion. CNB reserves the right to verify eligibility at any time. Any prize awarded to an ineligible participant will be forfeited and may be awarded to an alternative winner.
Age Requirements	The winner, the travel companion and any additional travellers must each be at least eighteen (18) years of age at the time of travel. Minors are not permitted to participate in any part of the prize experience, whether as the travel companion or as an additional traveller, including where the winner arranges and pays for that person's travel separately.
Promotion Mechanics	All eligible cardholders are automatically assigned by CNB to one (1) of three (3) segments. Each segment has its own qualifying spend amount:

	• Segment 1: US$50 • Segment 2: US$140 • Segment 3: US$250 Each cardholder belongs to one (1) segment only and earns entries only at the qualifying spend amount for that segment. Entry is automatic and no registration is required. CNB will notify each cardholder of their segment and qualifying spend amount by mailing. A cardholder's segment and qualifying spend amount apply whether or not the mailing is received. Entries are calculated on the cardholder's total qualifying spend during the Promotion Period. One (1) entry is awarded for each full multiple of the cardholder's qualifying spend amount, and spend that does not reach a full multiple does not earn a partial entry. For example, a cardholder who makes US$300 in qualifying purchases during the Promotion Period would receive six (6) entries in Segment 1, two (2) entries in Segment 2, or one (1) entry in Segment 3. There is no limit on the number of entries a cardholder may earn. One (1) prize will be awarded in each segment, for a total of three (3) prizes. Qualifying spend means purchase transactions made on an eligible CNB Mastercard Credit Card and posted to the cardholder's account during the Promotion Period. Cash advances, balance transfers, fees, interest, and any transactions that are reversed, refunded or disputed are excluded. CNB's records will be the sole determinant of the number of entries each participant has received.
Prize	Three (3) prizes are available, one (1) for each segment. Each prize is identical and consists of a trip to Singapore for the winner and one (1) travel companion, including: • 5 days and 4 nights at a 5-star luxury hotel • Round-trip airfare (business class) • Private transfers to-and-from the airport • Meals included (breakfast, and lunch or dinner) • Private full day guided experience across the city; Chinatown; Little India; Kampong Glam; Singapore Botanic Gardens • Afternoon tea at Raffles • Private culinary experience exploring Singapore's food scene • Evening Experience at Marina Bay Sands SkyPark The approximate retail value of each prize is US$20,000. Each winner must confirm acceptance of the prize and select travel dates within three (3) weeks of being notified. Travel must be completed by 31 August 2027, subject to availability and may not be taken from 21 March, 2027 to 28 March, 2027.

	The prize is not transferable, cannot be exchanged for cash or any other item, and unused portions of the prize will be forfeited. The winner and travel companion are responsible for holding valid passports, any required visas, and meeting all entry requirements for Singapore. Failure to do so will not entitle the winner to any substitute prize or compensation.
Travel Companion and Additional Travellers	The prize is for two (2) persons only: the winner and one (1) travel companion. No prize element will be provided, funded or reimbursed for any additional person. If the winner chooses to bring additional travellers, the winner accepts sole responsibility for all associated arrangements and costs, including but not limited to airfare, accommodation, meals, transfers, tours, activities, visas and travel insurance. Additional travellers must be booked independently by the winner. The Promotion Parties are under no obligation to book, coordinate, schedule, amend or support travel arrangements for any additional traveller, even where the winner offers to pay, and accept no liability relating to any additional traveller. Additional travellers are not guaranteed access to any prize element (such as private tours, dining reservations or the Marina Bay Sands SkyPark experience), and the prize itinerary will not be altered to accommodate them.
Changes to Travel Arrangements	Once travel dates have been confirmed, any change, cancellation, delay, early return or extension of the trip, for any reason, is the sole responsibility of the winner, including any additional costs incurred. This applies whether the change arises from the personal circumstances of the winner or travel companion (including illness, injury, a family emergency, or a change in the relationship between the winner and travel companion) or from events beyond the control of the Promotion Parties (including civil unrest, riots, strikes, terrorism, natural disasters, severe weather, epidemics or pandemics, government action, travel advisories, or airline or supplier disruption). The Promotion Parties are not obliged to arrange or pay for alternative or separate travel, accommodation or activities for the winner or travel companion in any such circumstances. Any portion of the prize that is not used for any reason will be forfeited and will not be replaced, refunded or compensated. The Promotion Parties reserve the right to amend the itinerary, or to substitute any element of the prize with an element of equal or greater value, where an element becomes unavailable for reasons beyond their control.
Statement of Availability	CNB reserves the right to limit the promotion to those Cardholders who keep a clean payment record meaning those who are not in arrears. CNB is not responsible and will not be liable for any prizes that remain unclaimed 90 days after the promotion period ends.

Winner Selection and Odds	The draw for each segment will take place on January 6, 2027, using an electronic random number generator, and will be conducted by CNB. A record of the draw will be retained by CNB. One (1) winner will be selected in each of the three (3) segments, and participants are only eligible to win in the segment to which they have been assigned. Before any winner is announced, CNB will verify that the selected participant meets all eligibility requirements, including holding an account in good standing. If a selected participant is found to be ineligible, declines the prize or cannot be contacted in accordance with the Redemption Process, an alternative winner will be drawn from the remaining eligible entries in the same segment. Each participant may win only one (1) prize during the promotion, regardless of the number of eligible CNB Mastercard Credit Cards they hold. The odds of winning depend on the number of eligible entries received in each segment. CNB's decisions regarding entries, eligibility and the selection of winners are final and binding, and no correspondence will be entered into. For privacy reasons, CNB will not disclose the identity or personal information of any winner without the winner's consent.
Redemption Process	Winners of the promotion will be contacted by CNB via the telephone and email address that CNB has on record for the successful participant to notify them of their prize. If for whatever reason CNB cannot contact a prize winner within seven (7) calendar days of the winning participant's name being announced, the prize will be forfeited and CNB shall have the right to award an alternative winner instead.
Warranties and Release	To the fullest extent permitted by law, CNB disclaims all warranties, representations, or guarantees ("Warranties") in relation to the promotion, including any Warranties made during the advertising / marketing of the promotion. The promotion may involve third-party participation, and CNB makes no Warranties and accepts no liability for the actions or omissions of such third parties. By entering the promotion, the participant agree to release and hold harmless CNB and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers and directors from any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not, from (i) such participant's participation in the promotion and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof, (ii) technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware or software; (iii) the unavailability or inaccessibility of any transmissions or telephone or Internet service; (iv) unauthorised human intervention in any part of the entry process or the Promotion; and (v) electronic or human error which may occur in the administration of the promotion or the processing of entries.

	Without limiting the foregoing, the winner, travel companion and any additional travellers travel entirely at their own risk. The Promotion Parties accept no liability for any personal injury, illness, death, loss of or damage to property, or any other loss suffered by any of them before, during or after the trip, including during any flight, transfer, tour, activity, meal or other element forming part of the prize, except to the extent such liability cannot be excluded by law. Travel and medical insurance is not included in the prize. The winner and travel companion are each solely responsible for obtaining, at their own expense, adequate travel and medical insurance for the full duration of the trip, including cover for medical treatment, emergency evacuation, repatriation, cancellation, curtailment and loss of personal belongings. CNB 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.
Rights Granted	By entering this promotion, the participant understands that CNB, or anyone acting on behalf of the Bank, or its respective licensees, successors and assigns will have the right, where permitted by law, without any further notice, that they have the right 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.
Disqualification	CNB reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the promotion or website or violates these Terms and Conditions. Winner's receipt of the prize offered in this Promotion is conditioned upon compliance with any and all applicable local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNING PARTICIPANT (AT CNB'S SOLE DISCRETION) WILL RESULT IN SUCH WINNING PARTICIPANT'S DISQUALIFICATION AS WINNER OF THE PROMOTION AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED. Any attempt by a Participant to deliberately damage any website or undermine the legitimate operation of the Promotion may be a violation of criminal and civil laws and should such an attempt be made, the Bank reserves the right to seek damages from any such person to the fullest extent permitted by law.
Privacy Policy	CNB collects participants' information to include them in this promotion. Collection, use, disclosure and retention of participants'

	personal information is governed by CNB's Privacy Notice which can be found at https://www.caymannational.com/about/privacy-notice and the privacy policy of Facebook and Instagram.
Disclaimer	THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED OR ADMINISTERED BY, OR ASSOCIATED WITH, FACEBOOK, INC., INSTAGRAM OR ANY OTHER media outlet that promotes this promotion.
Governing Law	THIS PROMOTION IS GOVERNED BY THE LAWS OF THE CAYMAN ISLANDS. As a condition of participating in this promotion, the participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this promotion, shall be resolved individually, without resort to any form of class action, exclusively before a court located in the Cayman Islands having jurisdiction. Further, in any such dispute, under no circumstances will a participant be permitted to obtain awards for, and hereby waive all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this promotion).