Terms and Conditions for the USSD (Rep your Geng) Giveaway Competition.

1. Eligibility:

The Stanbic IBTC USSD Competition (the competition) by Stanbic IBTC Bank PLC is only open to participants who are residents of Nigeria, with valid Instagram or Facebook accounts ("Participants" or "you" or "your").

Employees of Stanbic IBTC Holdings PLC and its subsidiaries ("Stanbic IBTC" or "us" or "our") can participate but will not be rewarded.

Stanbic IBTC reserves the right to decline participation in the competition for any participant at their discretion

2. Agreement to official rules:

The giveaway is open to participants between 03 September 2021 and 04 September 2021.

By entering the contest, you indicate your full and unconditional agreement to, and acceptance of, the rules (as may be amended, supplemented or novated), which are final and binding on all participants. Winning a prize is contingent upon each participant meeting all the eligibility criteria, fulfilling all the requirements and complying with all the conditions.

This competition is not (at all) sponsored or associated with, Facebook or Instagram.

3. How to enter:

- a) Follow Stanbic IBTC on Instagram (@stanbicibtc) and Facebook (@stanbicibtc)
- b) Take a screenshot of the 'geng you rep' from our USSD 909 geng jingle in our Television Commercial, then post on your timeline and tag @stanbicibtc and include the hashtag #909Geng.

4. Selection:

Winners will be selected from participants that follow instructions correctly (on Instagram and Facebook). The first five people to take a screenshot of the 'geng they rep' from our USSD 909 geng jingle in our television commercial and post on their timeline and tag @stanbicibtc with the hashtag #909Geng will win N1,000 worth of airtime each.

Winners will be announced on Stanbic IBTC's various social media platforms. The airtime will be privately sent by direct message (DM) to each winner

Where a participant engages using more than one of their social media platforms, they shall still only be entitled to one prize.

The decisions of Stanbic IBTC are final in all matters relating to the giveaway.

5. General

Stanbic IBTC reserves the right to amend these terms and conditions at any time. Any revised version will be effective immediately it is displayed on its social media platforms.

These terms and conditions are governed by and construed in accordance with laws of the Federal Republic of Nigeria. Any dispute arising out of participating in this giveaway shall be subject to the jurisdiction of the Nigerian courts.

In the event of any comments or questions concerning these terms and conditions or for more information, please contact us by e-mailing email customercontactcentre@stanbicibtc.com