Terms and Conditions for the USSD (*909# Spell out) Giveaway Competition.

1. Eligibility:

The Stanbic IBTC USSD Giveaway Competition (the competition) by Stanbic IBTC Bank PLC (Stanbic IBTC) is only open to participants who are residents of Nigeria, with valid Instagram and Facebook accounts ("Participants" or "you" or "your"). Employees of Stanbic IBTC Holdings PLC and its subsidiaries ("Stanbic IBTC" or "us") 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 20 August 2021 and 21 August 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) Type *909# in the comment section, one character after the other without interruption.

4. Selection:

Winners will be selected from participants that follow instructions correctly (on Instagram and Facebook). The first 5 people to type *909# in the comment section, one character after the other, *909# in 5 comments on either Facebook or Instagram, without being interrupted will stand a chance to 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