

Invest Beta Game Show Terms and Conditions

These Terms and Conditions have been crafted to take effect from May 2026.

NOTE:

A. The following Terms and Conditions contain assumptions of risk and/or liability by you and limit and exclude liabilities, obligations and legal responsibilities which Stanbic IBTC ("Stanbic IBTC") and Ultima Limited ("Ultima") together referred to as the ("Programme Producer") will have towards you and other persons. These Terms and Conditions also limit and exclude your rights and remedies against the content provider and place various risks, liabilities, obligations and legal responsibilities on you. These Terms and Conditions may result in you being responsible for paying additional costs and amounts and the content provider may also have claims and other rights against you.

B. To the extent that the Terms and Conditions or any goods or services provided under the Terms and Conditions are governed by the Consumer Protection Act, 2008 (the "Consumer Protection Act"), no provision of the Terms and Conditions are intended to contravene the applicable provisions of the Consumer Protection Act, and therefore all provisions of the Terms and Conditions must be treated as being qualified, to the extent necessary, to ensure that the applicable provisions of the Consumer Protection Act are complied with.

C. Please read these Terms and Conditions carefully. Participation in this offer will constitute your agreement to comply with these Terms and Conditions. If you do not agree with these Terms and Conditions, please do not participate in this offer.

SECTION 49 CONSUMER PROTECTION ACT NO 68 OF 2008 NOTICE, THE FOLLOWING TERMS ARE IMPORTANT TO NOTE: CLAUSES 2,3,4 AND 5

1. Introduction

1.1 **Invest Beta Game show** is an educative and engaging Quiz game show for online distribution where two or three contestants compete to answer correctly general finance and investment questions to win cash and investments.

CONTESTANT RECRUITMENT

To stand a chance to audition for InvestBeta Season 3, interested persons are required to visit www.stanbicibtc.com/investbeta and complete the registration form. New users will be required to open a BluNest account to qualify. All entries will be verified before selection.

HOME PLAY (The InvestBeta Challenge)

The InvestBeta Investment Challenge (formerly Homeplay) is a savings challenge based on the 50/30/20 budgeting rule. Participants must register on the InvestBeta landing page at www.stanbicibtc.com/investbeta and commit to saving 20% of their income via BluNest Target Savings over six consecutive months and weekly community tasks. Participants who maintain this commitment will be eligible for milestone rewards: a piece of ₦100,000 prize at Month 3, and a piece of ₦400,000 grand finale prize at Month 6. Participation is subject to verification of eligible BluNest Target Savings contributions. Use hashtag #InvestBeta20Club to participate in the online community.

2 Duration

2.1 The game show will be posted online from June 2026 until Stanbic IBTC in their sole and absolute discretion decides to remove the content.

3 Who is Eligible?

3.1. The game show is available to all Nigerians over 18 – 30 years old to play (“Player/s”).

4 Subscribing

4.1 Players must register for the game show by:

- Completing the registration form at www.stanbicibtc.com/investbeta
- Opening a BluNest account and verify your KYC (required for new users).
- Sign up to the InvestBeta investment challenge using the target savings on BluNest

Winner Determination

4.2 Winners are selected based on correct answers, speed and skill in the games.

5 Prizes:

Winners stand a chance to win the following prizes:

Table 1: Prizes:

PRIZES
Game Show (On-Stage): Up to ₦2,000,000.00. A ₦100,000 Stanbic IBTC Mutual Fund investment is guaranteed for on-stage contestants who attain the guaranteed level
InvestBeta Investment Challenge — Month 3 Milestone: ₦100,000 prize shared to eligible participants who have saved 20% of income via BluNest Target Savings for three consecutive months and completed all weekly community tasks.
Investment Challenge — Month 6 Grand Finale: ₦400,000 prize shared to eligible participants who have completed six consecutive months of saving 20% of their income via BluNest Target Savings and completed all weekly community tasks.

6 General:

6.1 Winners of cash prizes will be paid via their BluNest accounts.

6.2 Investment prize winners will have investment accounts opened and credited on their behalf.

6.3 STANBIC IBTC reserves the right, at any time, to change these Terms and Conditions and any rules relating to this game show and its products and the Service, and to modify the Services at its discretion

6.4 STANBIC IBTC reserves the right from time to time to vary the features of the gameshow as may be deemed necessary in its discretion.

6.5 STANBIC IBTC shall be entitled to remove or delete the episode of any contestant, if such Contestant is involved in any fraudulent activity or suspected fraudulent activity.

PRIZES

- Up to ₦2,000,000.00 on the online show if able to answer all the questions correctly

- Cash Prize - ₦100,000 if the guaranteed level is attained