

## PEER-TO-PEER (P2P) MINI PROMOTION TERMS AND CONDITIONS

### The Terms and Conditions of the Peer-to-Peer (P2P) Mini Promotion (“the Promotion”) are as follows:

**Terms and Conditions:** Information on how to enter and enjoy free P2P daily transfers (“freebie”) constitute part of these terms and conditions. Any P2P daily transfer that does not comply with these Terms and Conditions is invalid and will be rejected.

**The Promoter:** is GCB Bank PLC (GCB) with registered number PL000202015 and whose registered office is at GCB Bank Head Office No, 2 Thorpe Road, High Street, Accra acting for itself.

1. **Promotion Period:** The Promotion dubbed *G-Money ‘Be a Gee and transfer for free’ Promo*, will run for six (6) months, from 1<sup>st</sup> July, 2023 to 31<sup>st</sup> December, 2023 (“the Promotion Period”), unless otherwise shortened or extended, withdrawn, suspended or terminated in accordance with these Terms and Conditions.
2. **Legal Effect:** By entering the Promotion, all Participants will be deemed to have accepted and be bound by these Terms and Conditions.

### Eligibility

3. The following persons will qualify for the Promotion:
  - i. All G-Money Customers who undertake peer-to-peer/person-to-person transfers from their G-money personal wallets to other G-money personal wallets.

Hereinafter referred to as “**Participants**”.

4. The following persons are not eligible to participate in the Promotion:
  - i. G-money Customers whose accounts are dormant.
  - ii. G-money Customers whose accounts are blocked by GCB in accordance with law, on reasonable grounds of suspicious transaction, before investigation by Bank of Ghana.

- iii. G-money Customers whose accounts remain blocked on grounds of suspicious transaction as established by Bank of Ghana upon investigation.

### **General**

5. The Promotion will be communicated via Short Message Service (SMS) and on all GCB social media handles, namely, Facebook, Twitter, Instagram, and YouTube.
6. Participants are required to undertake more than one transaction in a day to enjoy a freebie as the first transaction undertaken by Participants will attract the usual charge.
7. Subsequent P2P daily transfers will not attract any charge irrespective of the amount and frequency of transactions undertaken in a day.
8. Any Participant who encounters any transaction challenge during the Promotion, shall notify the GCB Customer Service Center/G-money Support Team for assistance and resolution.
9. GCB is not responsible for any failure or delay in the transmission of any transaction by any Participant.
10. GCB does not accept any liability for the services provided by any Service Provider. Any disagreement or dispute about any such services must be resolved by the Participant directly with the Service Provider.
11. GCB is not liable for any indirect or consequential loss or damage or for death or personal injury suffered or sustained by a Participant when undertaking P2P transactions.
12. GCB reserves the right to determine at its sole and absolute discretion matters relating to the Promotion including but not limited to a person's eligibility to participate in this Promotion.
13. GCB's decision on all matters relating to this Promotion is final and conclusive.

14. These Terms and Conditions and any amendment thereof will take effect when published on the GCB and G-Money websites.
15. GCB reserves the right, at its sole discretion, to modify, add to, delete or replace, these Terms and Conditions at any time without prior notice to the Participants.
16. Following any amendment of these Terms and Conditions, GCB will notify the Participants via Short Message Service (SMS) and all the GCB and G-money social media handles.
17. If any amendment of these Terms and Conditions is material, GCB will endeavour to provide at least three (3) days' notice prior to the effective date of the amendment to the Participants. What constitutes a material amendment will be determined by GCB at its sole discretion.
18. Notwithstanding any provision to the contrary stipulated in these Terms and Conditions, GCB is entitled, without recourse, to immediately terminate, suspend, withdraw the Promotion or shorten or extend its duration, if it deems fit, based on market trends and other commercial considerations.
19. Where the Promotion is suspended or interrupted for any reason(s) whatsoever, GCB will notify Participants on all the GCB and G-money social media handles. GCB will not be liable for any loss suffered by any Participant occasioned by such suspension or interruption.
20. A person who is not a party to these Terms and Conditions has no right under the Contracts Act, 1960 (Act 25) to enforce any of these provisions.
21. These Terms and Conditions are governed by and shall be construed in accordance with the Laws of the Republic of Ghana and each Participant agrees to submit to the exclusive jurisdiction of the Courts of Ghana.
22. In the event of any conflict between these Terms and Conditions and any brochure, flyer, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall, to the extent of such inconsistency, prevail.