



Butterfield

BUTTERFIELD'S MORE MOMENTS MORE MEMORIES PROMOTION TERMS AND CONDITIONS
Valid from 8 April 2019 to 8 October 2019

Who is Eligible to enter prize draw?

In order to be eligible for entry, an 'Eligible Participant':

- must live in Bermuda
- must be at least 18 years of age or older
- must have a valid Butterfield British Airways Visa Platinum Credit Card that is in good standing (not delinquent - must perform all qualifying transactions with the entrant's Butterfield British Airways Visa® Platinum Credit Card)

Who is not Eligible?

The Bank of N.T. Butterfield & Son Limited ("Butterfield"), Avios Group Limited ("AGL"), and British Airways PLC ("BA") directors, members, and employees and any member of the household of such a person are not permitted to participate in this promotional competition.

What are the rules of the promotion and how do you enter?

To enter the draw, the Eligible Participant must make a Valid Transaction of \$50 or more using their Butterfield British Airways Visa Platinum Credit Card between Monday, 8 April 2019 at 12:00a.m and Tuesday, 8 October 2019 at 11:59 p.m. Eligible Participants will receive one entry into the draw per eligible transaction; there is no limit to the number of entries that an Eligible Participant is entitled to accumulate.

What is not a Valid Transaction?

The following transactions do not qualify as a Valid Transaction: any transactions under \$50.00, credits, payments, cash advances and internally generated transactions such as annual fees, finance charges, late fees, over limit fees and internal adjustments.

The Prizes

First, second and third prizes will be awarded to the selected winners with first prize being 100,000 Avios, second prize being 50,000 Avios and third prize being 50,000 Avios. The Avios will be credited directly to the cardholders British Airways Executive Club account. The prizes are as stated and no cash or other alternative will be offered.

Winners Selection

The promotion's electronic random drawing will take place on Wednesday, 16 October 2019, in Bermuda. There will be twenty (20) names drawn; the first three (3) names selected shall be deemed as first, second and third prize winners. In the event a selected winner does not qualify or does not claim the prize, an additional name will be selected from the original twenty (20). The Winners will be notified by a Butterfield representative via telephone or e-mail based on the information in Butterfield's records. The selected named winners will have twenty (20) calendar days to claim the prize after Butterfield has contacted them. Failure to claim the prize within the time limit could result in the prize being awarded by Butterfield in its absolute discretion to one of the alternate names. All drawings will be electronically conducted by Butterfield according to Bermuda law. The prize will be awarded to the primary account holder (as determined by Butterfield) named on the account accessed for the automatic participation and will be the Winner. Any such Winner

Information Classification: Public

The Bank of N.T. Butterfield & Son Limited | www.butterfieldgroup.com

65 Front Street, Hamilton HM 12, Bermuda | P.O. Box HM 195, Hamilton HM AX, Bermuda | Tel (441) 295 1111 | Fax (441) 295 5951

The Bank of N.T. Butterfield & Son Limited is licensed to conduct banking business by the Bermuda Monetary Authority.



Butterfield

agrees to participate in any public communication required by Butterfield to announce the Winner and any other required communications from Butterfield. Non-compliance with any of the foregoing may result in disqualification and the prize being awarded to an alternate name. Once the Winner accepts the prize, Butterfield will award the Avios directly to the Winner's Executive Club account. The winner should allow up to eight weeks before they see the Avios reflected in their Executive Club Account. Butterfield and BA will not be liable for Avios being credited to the wrong account and will not be responsible to re-credit these Avios to the correct account if incorrect Executive Club numbers are supplied. If Avios Points are not earned or redeemed or purchased or transferred for 36 consecutive months, all Avios Points that have accrued to that date will expire. Butterfield and BA do not accept any liability in the event that the prize Avios expires.

Personal data

Personal data will be taken, used and stored in compliance with laws where necessary from all entries received but shall be limited to those details reasonably necessary for the administration of the prize draw. This information may be shared with any other third parties reasonably involved in the competition without liability to Butterfield, AGL, or BA or such third parties. Where imposing such condition is lawful, participation in the prize draw constitutes the Winner's consent to the promoter and its agents' use of Winner's name, likeness, photograph, voice, opinions and/or hometown and county, for promotional purposes in any media, worldwide, without further payment or consideration.

Liability

Butterfield and British Airways shall not be liable for the reproduction of or indirect access to this information (via third party websites or home page access) or where any reproduction of the information relating to this prize draw misstates or omits any of the information or terms and conditions connected with the prize draw.

As prize draw administrator, Butterfield reserves the right, in its sole discretion, to disqualify or terminate any prize won by any individual it finds to be tampering with the entry process or the operation of the prize draw or the operation of the event or to be acting in violation of these Terms and Conditions or any promotion related to the event. Any attempt by any person to deliberately undermine the legitimate operation of the prize draw may be a violation of criminal and civil law, and, should such an attempt be made, the promoter reserves the right to seek damages from any such person to the fullest extent permitted by law. Butterfield's failure to enforce any of these Terms and Conditions shall not constitute a waiver of that provision.

Except as otherwise expressly set out in these Terms and Conditions, Butterfield, British Airways and their affiliates shall not be liable or responsible for any failure to perform, or delay in performance of, any of their respective obligations that are caused by events outside of their reasonable control. These Terms and Conditions apply to every person entering the prize draw with no exceptions.

If any of these Terms and Conditions is held to be invalid or unenforceable, the remainder of these Terms and Conditions shall remain valid and enforceable.

Promotional materials form part of these terms and conditions. These Terms and Conditions will prevail in the event of any conflict between these and the promotional materials.

Information Classification: Public

The Bank of N.T. Butterfield & Son Limited | www.butterfieldgroup.com

65 Front Street, Hamilton HM 12, Bermuda | P.O. Box HM 195, Hamilton HM AX, Bermuda | Tel (441) 295 1111 | Fax (441) 295 5951

The Bank of N.T. Butterfield & Son Limited is licensed to conduct banking business by the Bermuda Monetary Authority.