

# Invest smarter, not harder.



## Terms and Conditions

### 1 Introduction

- 1.1 These terms and conditions apply to the Direct Debit: Invest Smarter, Not Harder Promotion.
- 1.2 This promotion is free to enter and applies to all existing and new Databank mutual fund clients.
- 1.3 To participate in this promotion, you must enter as directed on our website or promotion communication material.
- 1.4 By taking part in this promotion, a participant acknowledges that he/she has fully read, understood and unconditionally agrees to comply with these terms and conditions.

### 2 Eligibility

To be eligible to participate:

- 2.1 You must be 18 years or older at the time of entry.
- 2.2 You must have a Databank mutual fund account without a pre-existing direct debit instruction, or you must be willing to open a Databank mutual fund account.
- 2.3 You must sign up for a MONTHLY direct debit during the promotion period.

### 3 Entry

Follow the steps below to participate in this promotion:

- 3.1 During the promotion period, sign up for a monthly direct debit with your Databank mutual fund account.
- 3.2 Ensure your Databank account is successfully funded through the monthly direct debit instruction for three (3) consecutive payments, with the first successful debit occurring at most two months after signing up.
- 3.3 Each accountholder is eligible to win multiple times, depending on the number of mutual fund accounts signed up for direct debit. For example, a client who signs up all 5 mutual funds for direct debit during the promotion period will receive rewards for each of the 5 mutual funds.

### 4 Duration

- 4.1 Clients can sign up for the promotion from 00:00 GMT on September 27, 2024, until 23:59 GMT on October 31, 2024 ("Promotional Period"). Clients stand a chance to win after this period, if they signed up during the promotional period and satisfy the other requirement of three (3) successful consecutive monthly debits.
- 4.2 The promotional period may be abridged or cancelled whenever Databank deems it appropriate. In the event the promotion is suspended, interrupted or cancelled, no interested party, including participants will have a right to seek compensation or demand a continuance of the Promotion.

## 5 Winners and Prizes

- 5.1 Clients who sign up for the monthly direct debit during the promotional period and have their account funded through three (3) consecutive successful deposits will receive a refund of GHC 15 for direct debit fees ( GHC 5 per deposit) after the third consecutive successful deposit. No further refunds shall be granted for additional deposits beyond the initial three. No refunds will be awarded after 31st March 2025.
- 5.2 The amounts deposited by participants will not be publicly disclosed or disclosed to other participants.
- 5.3 Eligible accounts will be credited with the gift voucher in the same account after the third successful consecutive deposit from the first one.

## 6 Standing Terms

- 6.1 Databank reserves the right to cancel, amend or vary this Promotion and the rules thereof at any time without prior notice. However, any such change may be communicated to participants who have already signed up for direct debit and have had a successful deduction on their account.
- 6.2 Databank shall be entitled to cancel, discontinue or suspend this Promotion on the occurrence of a force majeure event or any event beyond the control of the Promotion's organizers.
- 6.3 Failure by Databank to enforce any of its rights or any of the terms and conditions at any stage of the Promotion does not constitute/imply a waiver of those rights.
- 6.4 Failure by Databank to enforce any of these conditions will not give rise to any claim by any individual.
- 6.5 A participant enters this Promotion at their own risk. By entering the Promotion, a participant indemnifies Databank (including officers, employees, agents or assigns ) from and against all actions, liabilities, penalties, claims or demands the participant may have against Databank or for any loss or damage suffered or sustained as a direct or indirect result of participation in the Promotion except for any liability, which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
- 6.6 Databank reserves the right to amend the terms and conditions at any time during the pendency of this Promotion. All amendments to the terms and conditions shall be effective when posted on the website. Databank shall not be responsible for the Participants familiarizing themselves with the amendments to the terms and conditions.
- 6.7 These terms and conditions will in all respects be governed by and construed under the laws of Ghana.

## 7 Contact

Any questions, complaints or comments about the promotion can be made by calling **0302 610610** or emailing **[marketing@databankgroup.com](mailto:marketing@databankgroup.com)**