

Introduction

- 1.1. All references to Databank refer to Databank MFund PLC (MFund).
- **1.2.** These terms and conditions apply to the MFund II Cashback Reward Promo (Promotion).
- **1.3.** This Promotion applies to all Databank MFund II clients who are not employees of the Databank affiliate companies.
- **1.4.** To participate in this Promotion, you must follow the directions on our website or social media platforms.
- **1.5.** By taking part in this Promotion, each participant acknowledges that they have fully read, understood and unconditionally agrees to comply with these terms and conditions:

2 Eligibility

- **2.1.** This Promotion is open to MFund II clients and/or persons over 18 years of age at the time of entry. Clients herein should hold an individual, joint or an ITF (In Trust For) MFund II account at Databank.
- **2.2.** Staff and Directors of Databank's affiliate companies are exempt from this Promotion and do not qualify for the cashback.

3 Entry

- **3.1.** To participate in the Promotion, a participant must deposit GHC 1,000.00 or more into their MFund II account.
- **3.2.** Deposits can be made in parts or by lump sum and will be viewed cumulatively at the end of the Promotion Period. So, the more you deposit, the higher your chances of winning.
- **3.3.** Databank reserves the right to disqualify any participant who breaches the terms hereof or otherwise fraudulently accesses the Promotion.

4 Duration

- **4.1.** The Promotion starts on April 2, 2025, at 00:00:00 GMT and ends on April 30, 2025, at 23:59:59 GMT ("Promotion Period").
- **4.2.** Deposits received after this deadline shall not be considered as part of monies received during the Promotion period.
- **4.3.** The Promotion period may be extended or cancelled whenever Databank deems it appropriate. If Databank suspends, interrupts or cancels the Promotion, no interested party, including the participants, will have a right to seek compensation or demand a continuance of the Promotion.

Cashback Eligibility and Payment Terms

5.1. At the end of the Promotion, all participants who deposited GHC 1,000 or more into their MFund II accounts will be eligible to receive a 0.5% bonus top up on their total deposit amount, capped at GHC 250.

- **5.2.** To receive the reward, participants must maintain a balance that is at least equal to the total amount they deposited during the promotion period. This balance must be maintained until the end of three (3) months after the promotion period. If the balance falls below this amount before the expiration of the three months, they will not be eligible for the cashback. For example, if you deposited a total of GHC 5,000 in April, you are expected to have a total balance of at least GHC 5,000 on August 1 to be eligible.
- **5.3.** The 0.5% bonus top up will be paid in August after a final list is compiled of participants who have met the required holding period by maintaining the necessary balance for three (3) months after the promotion period.
- **5.4.** The amounts deposited by participants will not be publicly disclosed or disclosed to other participants of this Promotion.

6 Standing terms

- **6.1.** Databank shall be entitled to cancel, discontinue or suspend this campaign on the occurrence of a force majeure event or any event beyond the control of the campaign organizers.
- **6.2.** Failure by Databank to enforce any of its rights or any of the terms and conditions at any stage of the campaign does not constitute/imply a waiver of those rights.
- **6.3.** Failure by Databank to enforce any of these conditions will not give rise to any claim by any individual.
- **6.4.** Databank reserves the right to amend the terms and conditions at any time during the pendency of this campaign. 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.
- **6.5.** These terms and conditions will in all respects be governed by and construed under the laws of Ghana.
- **6.6.** Databank reserves the right to cancel, amend or vary this campaign and the rules thereof at any time without prior notice. However, any such change may be communicated to participants who have already deposited within the campaign period.

7 Contact

Any questions, complaints or comments about the promotion can be made by calling 0302 610610 or emailing marketing@databankgroup.com



