

The One to Keep Campaign

What is the 'One to Keep' campaign?

The One to Keep campaign is a promotional campaign developed by Butterfield and Mastercard, in conjunction with their sponsorship of the Butterfield Bermuda Championship PGA Tour event, taking place from 22 to 25 October 2026. The campaign encourages cardholders to use their Butterfield Mastercard debit card across different spending categories to receive exclusive rewards.

When does the campaign run?

18 September, 2026 at 12:01 AM through 23 October, 2026 at 11:59 PM (Bermuda Time).

How does the campaign work?

- Eligible participants will be assigned a personalised spending goal and a required number of qualifying merchant categories. Participants who satisfy their requirements during the promotion period will receive a reward.
- The campaign consists of two milestones. Milestone 1 is achieved when a participant reaches both their assigned spending goal and the required number of qualifying merchant categories. Upon completion of this, the participant will receive their reward and one entry into the Grand Prize Draw.
 - To move to Milestone 2, participants must have achieved Milestone 1.
- Milestone 2 is achieved when a participant reaches an additional spend goal. Upon the completion of Milestone 2, participants will receive another reward, and earn three additional entries into the Grand Prize Draw.

How do I know my personalised spend goal and required number of merchant categories?

You will receive an email from the Bank with a unique link to your personalised landing page, where you can view your spend goal, required number of merchant categories, and where you can track your progress. This link cannot be shared.

How many Grand Prize Draw entries can I earn?

- Completion of Milestone 1 = 1 entry
- Completion of Milestone 2 = 3 additional entries
- Total possible = 4 entries

Who can participate in this campaign?

The Promotion is open to Bermuda residents aged 18+ who hold an eligible personal Butterfield Mastercard Debit Card and were specifically invited by the Bank. Business or corporate cards, employees, suppliers, contractors of the Bank, its related entities and immediate family members are ineligible to participate.

What types of transactions count?

Only successful purchase transactions posted to your eligible card during the Promotion Period.

What are the qualifying merchant categories, and do you have examples?

The qualifying merchant categories and examples are below:

Category	Description
Apparel Stores	Includes purchases at merchants primarily engaged in the sale of clothing, footwear, fashion accessories, jewellery, luggage, leather goods, and apparel for men, women, and children. Examples: SHEIN, W.J. Boyle & Son, Astwood Dickinson, Crissons
Arts and Book Stores	Includes purchases at bookstores, newsstands, magazine retailers, music and video stores, arts and crafts merchants, and similar cultural and educational retailers. Examples: Bermuda Book Store, Barnes & Noble
Consumer Electronics	Includes purchases at merchants primarily engaged in the sale of consumer electronics, computers, software, cameras, photographic equipment, appliances, and related electronic products. Examples: Audio Visual, iRepair, Best Buy
Cosmetics and Beauty Services	Includes purchases at merchants offering beauty treatments, cosmetic services, personal care services, and the sale of beauty and wellness products. Examples: The Skin Company, Spa Oasis, Sephora
Entertainment and Recreation	Includes purchases at merchants providing entertainment, recreational activities, amusement services, sporting events, live performances, exhibitions, and other leisure-related experiences. Examples: Specialty Cinema, Netflix, Apple
Financial and Insurance Services	Includes purchases at merchants providing banking, insurance, investment, financial advisory, and other financial-related services. Examples: CG Insurance, Freisenbruch Insurance Services, Revolut
General Department Stores	Includes purchases at department stores, discount stores, variety stores, warehouse and gift stores, office supply chains, furniture and home furnishing retailers, pet stores, toy stores, florists, arts and crafts stores, and similar general merchandise merchants. Examples: Gibbons Company, ESC Limited, Walmart

Grocery Stores	Includes purchases at merchants primarily engaged in the retail sale of groceries, household essentials, and related consumer products. Examples: Lindo's Family Foods, The Supermart, Hamilton Marketplace
Health Care Services	Includes purchases at healthcare providers, medical facilities, social assistance organizations, optical service providers, and other merchants offering healthcare-related goods and services. Examples: Medical House, Atlantic Vision Care, Smiles Inc Bermuda
Home Improvement	Includes purchases at merchants specializing in home improvement products, hardware, building materials, renovation supplies, and related home maintenance goods and services. Examples: Gorham's, Pembroke Paint, The Home Depot
Information Products and Services	Includes purchases at merchants providing telecommunications equipment, software development, data processing services, network services, publishing, information retrieval services, and media-related products and services. Examples: One Communications, Paradise Mobile, Digicel
Liquor Stores and Bars	Includes purchases at liquor stores, wine and spirits retailers, bars, taverns, nightclubs, and similar establishments primarily engaged in the sale of alcoholic beverages. Examples: Gosling's Limited, Two Rock Wine Company, The Astwood Arms
Miscellaneous Services	Includes purchases at merchants providing personal services, repair and maintenance services, laundry and dry-cleaning services, professional organizations, photography services, dating services, funeral services, and other miscellaneous service providers. Examples: Sargasso Sea Ltd, Rayclan, Just Shirts Dry Cleaners & Launderers
Pharmacies	Includes purchases at pharmacy chains, drug stores, and merchants primarily engaged in the sale of prescription medications, over-the-counter medications, health products, and personal care items. Examples: Collector's Hill Apothecary, Warwick Pharmacy, CG Pharmacy
Public Administration and Services	Includes purchases at government agencies, public administration entities, and organizations providing public sector services. Examples: BDA Government Customs Department, GOVAG Cashiers
Restaurants	Includes purchases at restaurants, cafes, fast-food establishments, specialty food stores, and other merchants primarily engaged in the preparation and sale of food and beverages for immediate consumption. Examples: Pickled Onion, Brew, Speciality Inn, Divots Bar & Grill
Sporting Goods	Includes purchases at merchants specializing in sporting goods, athletic equipment, outdoor recreation products, hobbies, and related merchandise. Examples: Sports R Us, The Pro Shop, Sportseller
Shipping and Warehousing Services	Includes purchases at courier services, warehousing providers, logistics companies, freight services, and other transportation support merchants. Examples: Mailboxes Unlimited, FEDEX, Best Shipping

Travel Expenses	Includes purchases related to travel, including airlines, accommodations, taxi and limousine services, vehicle rentals, rail transportation, bus transportation, cruise lines, travel agencies, tour operators, and other travel-related services. Examples: Fairmont Hamilton Princess, American Airlines, Airbnb
Utilities	Includes purchases for utility services, including electricity, gas, water, sanitation, telecommunications, and other recurring utility-related services. Examples: BELCO, Bermuda Gas, Bermuda Waterworks
Vehicle Maintenance and Fuel	Includes purchases at automotive fuel stations, vehicle maintenance providers, automotive repair services, and other merchants related to the operation and upkeep of motor vehicles. Examples: Rubis Energy Bermuda, Warwick Gas Station, Sol Petroleum Bermuda
Wholesale Trade and Clubs	Includes purchases at wholesale merchants, wholesale clubs, membership-based warehouse retailers, and businesses engaged in the bulk sale of goods and merchandise. Examples: Baptiste Limited, Global Sales, The Webstaurant Store
Others	Includes purchases at merchants that do not fall within any of the categories listed above or that are otherwise classified under miscellaneous merchant categories. Examples: Pic-a-Pet, Amazon, Ebay

What rewards can I earn for completing Milestone 1?

Rewards are tailored to your spend goal, and can include gift cards to Amazon, Adidas, Hotels.com, and General Admission tickets to the Butterfield Bermuda Championship taking place from October 22 to 25, 2026.

What rewards can I earn for completing Milestone 2?

Rewards are tailored to your spend goal, and can include gift cards to Amazon, Adidas, Hotels.com, and Ocean Club tickets to the Butterfield Bermuda Championship taking place from October 22 to 25, 2026.

How do I redeem rewards?

You may redeem your rewards on the platform, 72 hours after your milestone is validated. Rewards must be redeemed within 15 days after the Promotion ends.

What is the Grand Prize?

A trip for two to Japan in October 2027, including round-trip airfare, a 5-night hotel stay, airport transfers, and selected Mastercard Priceless experiences.