

Initiative Name	Butterfield Mastercard – The One to Keep
Promotor	The Bank of N.T. Butterfield & Son Limited (the “Bank”) 65 Front Street Hamilton HM 12 BERMUDA
Website	Butterfieldpricelessgolf.com Eligible cardholders will receive a unique URL to access a personalized Promotion Website through communications sent by the Bank. This URL is linked to the recipient's profile and is intended solely for their use. It may not be shared, transferred, or distributed to any other person. The website will provide information regarding the participant's Promotion progress, applicable qualification requirements, available rewards, and other Promotion-related communications. The unique URL will not be publicly accessible and may only be accessed through the personalized link provided by the Bank via email or other authorized communication channels.
Acceptance	Entry into the Promotion constitutes acceptance of these terms and conditions (“Terms”). In case of any inconsistency between these Terms and any other published material, these Terms prevail.
Initiative Period	The Promotion will take place during the following period: Bermuda Time: Start: September 18th, 12:01 AM End October 23th, 11:59 PM No participation, qualifying transactions, entries, claims, or redemptions will be accepted outside this period.
Eligible Entrants	The Promotion is open to individuals who are legal residents of Bermuda, aged eighteen (18) years or older, and who hold an eligible personal Butterfield Mastercard Debit Card issued by The Bank of N.T. Butterfield & Son Limited. Participation is limited to cardholders selected by the Bank and invited to participate in the Promotion. Eligibility is determined based on criteria established by the Bank and include the majority debit cardholders. To qualify, the cardholder's account must be in good standing, and their contact information, including mailing address, email address, and phone number, must remain current throughout the Promotion Period and at the time of any validation or reward recipient selection. Directors, employees, suppliers, contractors of the Bank and its related entities, and their immediate family members or those residing in the same household are ineligible to participate. Corporate, commercial, business, prepaid, or other non-personal cards are excluded from this Promotion.
Promotion Overview and Mechanics	The Promotion is designed to encourage eligible cardholders to use their Butterfield Mastercard Debit Card across different spending categories during the Promotion Period Eligible participants will be assigned a personalized spending goal and a required number of qualifying merchant categories. Participants who satisfy these requirements during the Promotion Period will

	qualify for the applicable rewards, subject to these Terms and Conditions and any additional requirements communicated by the Bank. The Promotion consists of two (2) sequential milestones. Completion of Milestone 1 is a mandatory prerequisite to receive any Promotion reward or entry into the Grand Prize Draw. Participants who do not complete Milestone 1 will not be eligible for any reward, draw entry, or benefit under the Promotion, regardless of whether any additional spending targets are achieved. Milestone 1 is achieved when a participant reaches both their assigned spending goal and the required number of qualifying merchant categories. Upon completion the participant will receive the applicable Milestone 1 reward, as communicated by the Bank, and will earn one (1) entry into the Grand Prize Draw. Milestone 2 is achieved when a participant reaches an additional spending goal, as communicated by the Bank. Upon completion, the participant will receive the applicable Milestone 2 reward, as communicated by the Bank, and will earn three (3) additional entries into the Grand Prize Draw. Participants who achieve both milestones may receive the rewards associated with each milestone and accumulate a total of four (4) entries into the Grand Prize Draw, subject to these Terms and Conditions and any additional requirements communicated by the Bank.										
Promotion Categories	To satisfy the merchant category requirement under this Promotion, participants must complete eligible purchase transactions within the qualifying merchant categories listed below. Only transactions posted under those categories will be considered for qualification purposes. <table><tr><th>Category</th><th>Description</th></tr><tr><td>Apparel</td><td>Includes purchases at merchants primarily engaged in the sale of clothing, footwear, fashion accessories, jewelry, luggage, leather goods, and apparel for men, women, and children. Examples of merchants include Crisson LTD, W.J. Boyle & Son, Astwood Dickinson and English Sports Shop.</td></tr><tr><td>Arts and Book Stores</td><td>Includes purchases at bookstores, newsstands, magazine retailers, music and video stores, arts and crafts merchants, and similar cultural and educational retailers. Examples of merchants include Bermuda Book Store LIM, Qui-ja Fabric Access, Sailrite Enterprises, Barnes & Noble and Michaels.</td></tr><tr><td>Consumer Electronics</td><td>Includes purchases at merchants primarily engaged in the sale of consumer electronics, computers, software, cameras, photographic equipment, appliances, and related electronic products. Examples of merchants include Joshua Bate Trading Bermuda, Best Buy, Sears Bermuda, Audio Visual Electronics and iRepair.</td></tr><tr><td>Cosmetics and Beauty Services</td><td>Includes purchases at merchants offering beauty treatments, cosmetic services, personal care services, and the sale of beauty and wellness products. Examples of merchants include Spa Oasis, Sephora, Orchid Nail Spa Bermuda, Gillian's Skin Clinic and The Skin Company.</td></tr></table>	Category	Description	Apparel	Includes purchases at merchants primarily engaged in the sale of clothing, footwear, fashion accessories, jewelry, luggage, leather goods, and apparel for men, women, and children. Examples of merchants include Crisson LTD, W.J. Boyle & Son, Astwood Dickinson and English Sports Shop.	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 of merchants include Bermuda Book Store LIM, Qui-ja Fabric Access, Sailrite Enterprises, Barnes & Noble and Michaels.	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 of merchants include Joshua Bate Trading Bermuda, Best Buy, Sears Bermuda, Audio Visual Electronics and iRepair.	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 of merchants include Spa Oasis, Sephora, Orchid Nail Spa Bermuda, Gillian's Skin Clinic and The Skin Company.
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	Entertainment and Recreation	Includes purchases at merchants providing entertainment, recreational activities, amusement services, sporting events, live performances, exhibitions, and other leisure-related experiences. Examples of merchants include Digicel Bermuda, Auto Solutions, Netflix, Apple Store and Specialty Movies Limited.
	Financial and Insurance Services	Includes purchases at merchants providing banking, insurance, investment, financial advisory, and other financial-related services. Examples of merchants include Revolut, Wise, Freisenbruch Insurance Services, CG Insurance and Coralisle Insurance.
	General Department Store	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 of merchants include Gibbons Company, Walmart, Esc Limited, Brown & Co and Marks & Spencer.
	Grocery Stores	Includes purchases at merchants primarily engaged in the retail sale of food, groceries, household essentials, and related consumer products. Examples of merchants include Lindos Family Food, The Supermart, Shelly Bay Marketplace and 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 of merchants include Smiles Bermuda, Medical House, Positive Image Dental, Atlantic Vision Care and Eye Health Clinic.
	Home Improvement	Includes purchases at merchants specializing in home improvement products, hardware, building materials, renovation supplies, and related home maintenance goods and services. Examples of merchants include Gorhams, The Home Depot, Furniture Walk, Pemboke Paint Co and Ashley Furniture.
	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 of merchants include One Communications, Google, Paradise Mobile, Digicel Ding and Bamboohr Hris.
	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 of merchants include Gosling Limited, Two Rock Wine Company, Serpentine Liquors, The Astwood Arms and The Front Yard.
	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 of merchants include Sargasso Sea Ltd., Pronto, Rayclan, Eurocar Services and Easypark Mobile.

	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 of merchants include Collector's Hill Apothecary, Warwick Pharmacy, CG Pharmacy, Woodbourne Chemist and Hamilton Pharmacy.
	Public Administration and Services	Includes purchases at government agencies, public administration entities, and organizations providing public sector services. Examples of merchants include BDA Government Customs Department, GOVAG Cashiers, Social Insurance CPF, PTIX Events and BGA Wholesale Staff.
	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 of merchants include Rosewood Tuckers Point, Pickled Onion & Brew, Specialty Inn, Flanagans Irish Pub and Divots Bar & Grill.
	Shipping and Warehousing Services	Includes purchases at courier services, warehousing providers, logistics companies, freight services, and other transportation support merchants. Examples of merchants include Mailboxes Unlimited, IBC of Bermuda LTD, FEDEX, Best Shipping and DHL ADC.
	Sporting Goods	Includes purchases at merchants specializing in sporting goods, athletic equipment, outdoor recreation products, hobbies, and related merchandise. Examples of merchants include Sports R US, The Pro Shop, Sportseller, Winners Edge The New and The Sports Source.
	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 of merchants include American Airlines, British Airways, Airbnb, Fairmont Hamilton Princess and Air Canada.
	Utilities	Includes purchases for utility services, including electricity, gas, water, sanitation, telecommunications, and other recurring utility-related services. Examples of merchants include BELCO, Bermuda Gas Utility, Bermuda Waterworks, Water Now and Latter Rain Service.
	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 of merchants include Sol Bermuda, Warwick Gas Station, Rubis St Johns Road, Terceiras North Shore and Union Gas Station.
	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 of merchants

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	The Bank reserves the right, in its sole discretion, to determine the merchant category associated with any transaction based on the merchant category code (MCC) assigned by the merchant, payment network, or applicable financial institution. Transactions posted under any category other than those listed will not count toward satisfaction of this requirement.						
Milestone 1 Reward	Milestone 1 is achieved when an eligible participant meets both the assigned spending goal and the required number of qualifying merchant categories communicated by the Bank via the official Promotion invitation email. Participants who achieve the Milestone 1 qualification requirements, as determined by the Bank, will be eligible to select one (1) Milestone 1 reward from the reward options applicable to their assigned step, as communicated by the Bank. Participants will also earn one (1) entry into the draw for the Grand Prize. The participant’s assigned step determines the Milestone 1 reward options available to them. Reward options will be communicated directly to eligible participants by the Bank via email or on the Promotion website and may vary depending on the participant’s assigned step. For clarity, the Milestone 1 reward options are expected to be structured as follows: <table><tr><th>Assigned Step</th><th>Milestone 1 Reward Options</th></tr><tr><td>Steps 1–2</td><td>One (1) US\$50 gift card from Amazon, Adidas or Hotels.com, or one (1) General Admission ticket to the Butterfield Bermuda Championship.</td></tr><tr><td>Steps 3–5</td><td>One (1) US\$100 gift card from Amazon, Adidas or Hotels.com, or two (2) General Admission tickets to the Butterfield Bermuda Championship.</td></tr></table> Reward selections are subject to availability at the time of redemption. If a selected reward is unavailable, the participant may be offered an alternative reward of comparable value, as determined by the Bank in its sole discretion. Where the selected Milestone 1 reward consists of tickets to the Butterfield Bermuda Championship, such tickets must be redeemed exclusively before the 2026 Butterfield Bermuda Championship and used by tournament day, being Thursday, Friday, Saturday, or Sunday of tournament week, subject to	Assigned Step	Milestone 1 Reward Options	Steps 1–2	One (1) US\$50 gift card from Amazon, Adidas or Hotels.com, or one (1) General Admission ticket to the Butterfield Bermuda Championship.	Steps 3–5	One (1) US\$100 gift card from Amazon, Adidas or Hotels.com, or two (2) General Admission tickets to the Butterfield Bermuda Championship.
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	availability. Any unused tickets remaining after the applicable redemption deadline will expire automatically and will not be replaced, extended, exchanged, or redeemed for cash. The Bank reserves the right to substitute any Milestone 1 reward with a benefit, product, service, or experience of equal or greater value where reasonably necessary.						
Milestone 2 Reward	Milestone 2 is available only to eligible participants who have first achieved the Milestone 1 qualification requirements. Milestone 2 is achieved when an eligible participant meets the additional spending goal communicated by the Bank via the official Promotion invitation email. Participants who achieve the Milestone 2 qualification requirements, as determined by the Bank, will be eligible to select one (1) Milestone 2 reward from the reward options applicable to their assigned step, as communicated by the Bank, and will earn three (3) additional entries into the draw for the Grand Prize. The participant's assigned step determines the Milestone 2 reward options available to them. Reward options will be communicated directly to eligible participants by the Bank via email or on the Promotion website and may vary depending on the participant's assigned step. For clarity, the Milestone 2 reward options are expected to be structured as follows: <table><tr><th>Assigned Step</th><th>Milestone 2 Reward Options</th></tr><tr><td>Steps 1–2</td><td>One (1) US\$150 gift card from Amazon, Adidas or Hotels.com.</td></tr><tr><td>Steps 3–5</td><td>One (1) US\$300 gift card from Amazon, Adidas or Hotels.com, or one (1) ticket to the Ocean Club experience.</td></tr></table> Reward selections are subject to availability at the time of redemption. If a selected reward is unavailable, the participant may be offered an alternative benefit, product, service, or experience of comparable value, as determined by the Bank in its sole discretion. Where the selected Milestone 2 reward consists of one (1) ticket to the Ocean Club experience, such ticket must be redeemed exclusively before the 2026 Butterfield Bermuda Championship and used by tournament day, being Thursday, Friday, Saturday, or Sunday of tournament week, subject to availability. Any unused tickets remaining after the applicable redemption or usage deadline will expire automatically and will not be replaced, extended, exchanged, or redeemed for cash. Additional terms and conditions may apply.	Assigned Step	Milestone 2 Reward Options	Steps 1–2	One (1) US\$150 gift card from Amazon, Adidas or Hotels.com.	Steps 3–5	One (1) US\$300 gift card from Amazon, Adidas or Hotels.com, or one (1) ticket to the Ocean Club experience.
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Grand Prize Draw	Participants who achieve the Milestone 1 qualification requirements will automatically receive one (1) entry into the Grand Prize Draw, as determined by the Bank.						

Participants who achieve both the Milestone 1 qualification requirements and the Milestone 2 qualification requirements will automatically receive three (3) additional entries into the Grand Prize Draw, as determined by the Bank.

Accordingly, participants who achieve both Milestone 1 and Milestone 2 qualification requirements may accumulate a total of four (4) entries into the Grand Prize Draw.

The (1) winner from the Grand Prize Draw and one (1) travel companion will receive a Grand Prize trip to Tokyo, Japan. The experience is expected to take place in October 2027 and will include approximately six (6) days and five (5) nights in Tokyo for the winner and one (1) accompanying guest.

The Prize is expected to include:

- Round-trip air transportation for the winner and one (1) travel companion.
- Five (5) nights of hotel accommodation.
- Airport transfers in destination.
- Medical assistance during the itinerary.
- Ground transportation related to scheduled activities.
- Selected sightseeing, culinary, and Mastercard Priceless experiences organized by the Bank and/or its designated providers.

The Grand Prize does not include any items, expenses, activities, taxes, fees, travel documentation, visas, personal expenses, meals, gratuities, or services not expressly stated as included. Availability of specific experiences, activities, accommodations, restaurants, transportation arrangements, and event access is subject to change.

The Grand Prize is non-transferable, non-refundable, non-exchangeable, non-replaceable, and non-redeemable for cash, except where required by law. The Grand Prize must be accepted as awarded. No modification, substitution, or exchange shall be permitted except as determined by the Bank in its sole discretion.

The winner and travel companion must be at least eighteen (18) years of age at the time of travel.

As a condition of travel, the winner and travel companion are solely responsible for obtaining and maintaining all required travel documentation, including but not limited to valid passports, visas, entry permits, transit authorizations, health documentation, and any other documentation required by the destination country, transit countries, airlines, or governmental authorities. Failure to obtain the required documentation may result in forfeiture of all or part of the Grand Prize, without compensation or substitution.

The Bank shall not be responsible for any inability of the winner or travel companion to travel due to passport, visa, immigration, customs, health, security, regulatory, or entry-related requirements, restrictions, or denials.

Entry Requirements for Grand Prize Draw	To be eligible to receive any Promotion reward, benefit, or entry into the Grand Prize Draw, participants must: • Be an eligible participant under these Terms and Conditions; • Achieve, at a minimum, the Milestone 1 qualification requirements described in the Milestone 1 Reward section; • Use an eligible personal Butterfield Mastercard Debit Card for qualifying purchase activity during the Promotion Period; • Maintain their account in good standing with the Bank through reward fulfillment and/or winner validation, as applicable; Comply with all applicable Promotion requirements communicated by the Bank in the official Promotion invitation email and these Terms and Conditions. For the avoidance of doubt, participants may only qualify for Milestone 2 the additional Grand Prize Draw entries after first achieving the Milestone 1 qualification requirements.
Reward Redemption and Delivery	Eligible participants may redeem or select their applicable Milestone reward beginning seventy-two (72) hours after the qualifying activity has been validated and the corresponding Milestone has been reflected on the Promotion website. Unless otherwise communicated by the Bank, participants must redeem or select their reward no later than fifteen (15) days following the end of the Promotion Period. Any reward not redeemed or selected by the applicable deadline may be forfeited without compensation, replacement, or extension. Where a reward consists of a gift card, the validity period, expiration date, and any applicable usage restrictions will be determined by the reward issuer and communicated to the participant at the time of delivery. Gift card options may include Amazon, Adidas, or Hotels.com, subject to availability at the time of redemption. Rewards will be delivered electronically to the eligible participant's email address registered with the Bank. For rewards including gift cards, tickets to the Butterfield Bermuda Championship and tickets to the Ocean Club at the PGA tournament, delivery will occur within three (3) business days following confirmation of eligibility. If a participant uses a gift card to purchase products or services from the relevant merchant, including but not limited to Adidas, any shipping, handling, delivery, customs, duties, taxes, or other order-related costs shall be the sole responsibility of the participant. The Bank shall not be responsible for any such costs, delivery delays, failed deliveries, lost shipments, returns, exchanges, or any other issues arising from the participant's use of the gift card with the merchant. Participants remain responsible for complying with all applicable reward terms and conditions. For the Grand Prize, the selected winner will be notified within twenty-four (24) hours after completion of the Grand Prize Draw process, unless otherwise specified in the reward notification. The Grand Prize Draw process will take place on November 19, 2026. Delivery timelines are estimates only and may be affected by technical issues, email service interruptions, verification procedures, force majeure events, or other circumstances beyond the reasonable control of the Bank, Mastercard, or the Promotion administrator. Except where expressly stated by the Bank, rewards are subject to availability and may be offered in limited quantities. The Bank reserves the right to substitute any unavailable reward with an alternative reward of equal or greater value, at its sole discretion.

	Additional restrictions, eligibility requirements, redemption conditions, usage limitations, event-specific terms, or other requirements applicable to a particular reward may be communicated at the time the reward is offered or redeemed and shall form part of these Terms and Conditions. Milestone 1 – Butterfield Bermuda Championship General Admission Tickets Where the selected Milestone 1 reward consists of General Admission tickets to the Butterfield Bermuda Championship, the reward is valid solely for the 2026 Butterfield Bermuda Championship and may not be exchanged, transferred, substituted, redeemed for cash, or applied toward any other event, experience, or product. Participants must redeem or select their tickets no later than fifteen (15) days following the end of the Promotion Period, unless otherwise communicated by the Bank. Ticket availability remains subject to inventory and event capacity limitations. Each ticket grants admission to the tournament grounds on the designated day of use and is subject to all terms, conditions, admission policies, and spectator rules established by the event organizers. Additional event-specific terms may apply and will be communicated at the time of redemption or ticket issuance. Milestone 2 – Ocean Club Experience Where the selected Milestone 2 reward consists of admission to the Ocean Club at the Butterfield Bermuda Championship, participants may select one (1) tournament day, being Thursday, Friday, Saturday, or Sunday of tournament week, subject to availability. The Ocean Club reward is valid exclusively for the 2026 Butterfield Bermuda Championship and may not be redeemed for cash, exchanged for another ticket category, transferred, substituted, or applied toward any other event, experience, or venue. Each ticket grants access to both the tournament grounds and the Ocean Club on the selected day only. Admission remains subject to venue capacity, event rules, security requirements, and all terms and conditions established by the event organizers. Participants should refer to the official event ticket terms and conditions for additional information regarding attendance at the Butterfield Bermuda Championship. Any unused admission after the designated day of use will be forfeited and may not be replaced, reissued, exchanged, or redeemed for cash.
Qualifying Transactions	Only successful purchase transactions posted to an eligible Butterfield Mastercard Debit Card account during the Promotion Period will count toward qualification. The following transactions will not qualify: • Cash advances or cash withdrawals; • ATM transactions; • Balance transfers; • Fees, interest, finance charges, or account adjustments; • Reversed, refunded, disputed, cancelled, or declined transactions; • Fraudulent, suspicious, artificial, or split transactions designed to manipulate the Promotion; • Transactions made with ineligible, corporate, commercial, business, prepaid, or non-personal cards; and

	Transactions made outside Bermuda or in a currency other than U.S. Dollars may be converted to U.S. Dollars using the Bank's currency conversion process at the time the transaction is posted. For purposes of this Promotion, such transactions will qualify only if they satisfy the applicable Campaign requirements after conversion.
Forfeited Milestones Rewards	If the Grand Prize Draw winner does not respond within five (5) business days of notification, cannot be contacted, fails to provide required validation information, is determined to be ineligible, or is unable or unwilling to accept the Grand Prize as offered, it may be deemed forfeited. Other rewards, such as gift cards and tickets to the Butterfield Bermuda Championship 2026, must be taken or used within a specified period. If a winner is unable to use the reward within the specified period, the Bank may deem the prize to be forfeited. If the winner does not accept or use the entire reward, the unaccepted or unused part of the reward will be forfeited, and the Bank will have no further obligation with respect to that reward or portion of the reward.
Unclaimed Grand Prize	Should the winner be deemed to have forfeited their Grand Prize, a second-chance winner may be selected. A random unclaimed Prize Draw may occur within ten (10) business days from the date on which the original winner was notified that they had won the prize. Location of drawing: 65 Front Street Hamilton HM 12 BERMUDA The drawing will not occur publicly. The unclaimed prize will be awarded to the randomly drawn entrant who has made a valid entry and satisfies all eligibility requirements. The Bank may draw additional reserve entries and record them in order. If an invalid entry is drawn, the Bank may award the unclaimed prize to a reserve entry in the order of drawing.
Invalid Entries for the Grand Prize Draw	The Bank accepts no responsibility for any late, lost, delayed, incomplete, incorrectly submitted, corrupted, illegible or misdirected entries, claims, communications, or correspondence whether due to omission, error, alteration, tampering, deletion, theft, destruction, disruption to any communication network or medium, or otherwise, including entries not received or recorded by the Bank for any reason. The Bank is not liable for any consequences of user error, including without limitation any costs incurred. No correspondence will be entered into by the Bank with respect to these Terms.
Resolution	The Bank expressly reserves the right to resolve any discrepancies, disputes, or otherwise unforeseen circumstances as it deems fit, and the Bank's decision will be final and binding upon every person who enters. No correspondence will be entered into by the Bank with respect to these Terms. The Bank expressly reserves the right to change or alter these Terms at any time, subject to applicable law.

Rewards Consisting of Travel and/or Activities, if Applicable	Rewards consisting of travel and/or activities, and all elements of the travel and/or activity, must be taken as and when offered or will be forfeited. If forfeited, the Bank and any supplier of the travel or activity will not be held liable for any loss incurred, whether financial or non-financial. Rewards with elements of travel and other activities are subject to any additional terms and conditions imposed by the relevant supplier and, at times, by the Bank, including, as relevant: • Validity periods, including blackout periods; • Booking and availability of accommodation, events, transportation, and activities; • A requirement that the prize winner and guest, if applicable, participate together on the same itinerary; • Conditions of travel, attendance, and behavior requirements; • Specified travel or activity dates and exclusion periods; • Any additional fees payable by the winner relating to changes made after booking; • Any requirement to obtain necessary identification, travel, visa, or health documents; • Any requirement to present a credit card when checking in to accommodation; • A requirement that any person taking the prize must be over the age of 18 years, unless otherwise approved by the Bank at its discretion; and • Details of the travel and/or activities may be subject to change. The Grand Prize winner and, if relevant, any guest are responsible for obtaining travel insurance and all other forms of insurance they may wish to obtain at their own expense. The Bank does not have and will not obtain or provide travel insurance or any other form of insurance. The Grand Prize winner and, if relevant, any guest must not have any medical, legal, or other reason that would prevent them from accepting the prize. The Grand Prize winner and, if relevant, any guest are bound by the terms and conditions of all hotels and other third-party service providers used in connection with the prize. If the trip or activity is cancelled for any reason whatsoever, in whole or in part, including but not limited to cancellations, postponements, an event of force majeure, or any other reason, then the remaining components of the prize shall constitute full satisfaction of the Bank's prize obligation to the prize winner and, if relevant, any guest, and no other or additional compensation will be awarded. The Bank is not responsible for any cancellations, delays, diversions, substitutions, acts, or omissions by any hotel, event organizer, transportation provider, supplier, or any other person providing services or accommodations. The prize winner and, if relevant, any guest must adhere to any health-related requirements imposed by the country of residence or destination, travel suppliers, event organizers, and governments.
Travel and/or Activities at Your Own Risk, if Applicable	In respect of any rewards comprising travel or any other activity, the entrant expressly acknowledges and accepts that: • Some aspects of such travel or activity may be inherently risky and may involve dangerous activities; • Undertaking such travel or activity is at the entrant's own risk and sole discretion, and the entrant will make their own assessment of the risks and of their own suitability to participate in or undertake such activity or travel; and

	The Bank, any travel reward supplier, and their associated agencies and companies make no representation as to the safety, conditions, or other issues that may exist at any destination or activity location. The Bank and any travel reward supplier strongly recommend that the winner and guest, if relevant, at their own cost, take out travel insurance and conduct independent research prior to travelling or participating. The Grand Prize winner must follow government advice and any restrictions in relation to using the Grand Prize. The Bank and any reward supplier shall not be liable for any loss or damage whatsoever suffered by any entrant, winner, or guest, including but not limited to indirect or consequential loss, or for any personal injury suffered or sustained as a result of taking any reward, except for any liability that cannot be excluded by law. The Bank and supplier of the reward may impose a condition that a liability waiver is completed by the reward winner and, if relevant, any guest.
Unspecified Costs	The reward winner is responsible for all other unspecified costs related, including but not limited to meals, transport, insurance, insurance excesses, special seating assignments, baggage fees, alcoholic beverages, gratuities, tips, in-room charges, taxes, mobile or data plans, installation costs, costs associated with ongoing use of the prize, and any other expenses not expressly included in the reward description.
Prize Sharing, if Applicable	The Bank and/or any reward supplier are not responsible for any dispute between a winner and any person with whom the winner chooses to, or chooses not to, share their prize.
Reward Voucher	Any voucher, certificate, gift card, stored value card, and/or prepaid money card ("Reward Voucher") shall be valid until the expiry date stated on the voucher or as advised by the provider of the tReward Voucher. Each reward recipient agrees to abide by the stated or advised terms and conditions applicable to the relevant Reward Voucher. The Bank and any provider of a Reward Voucher are not liable for any voucher that has been lost, stolen, misplaced, damaged, forged, expired, or tampered with in any way.
Anti-Fraud Rules	Transactions deemed suspicious, fraudulent, artificial, split, reversed, refunded, disputed, or in violation of the Bank's policies will be excluded from the Promotion. The Bank reserves the right to conduct additional checks to ensure transaction legitimacy and participant eligibility. Any participant reasonably suspected of manipulating the Promotion, abusing Promotion mechanics, or seeking to obtain an unfair advantage may be disqualified.
Suspected Tampering of Promotion	If this Promotion is not capable of running as planned due to any reason, including unauthorized intervention, fraud, technical failure, or any other causes beyond the control of the Bank which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Promotion, the Bank reserves the right, subject to any applicable law, in its sole discretion to cancel, modify, suspend, or terminate the Promotion or to disqualify any individual who the Bank reasonably suspects has tampered with the entry process or Promotion mechanics.
Warranties	To the greatest extent permitted by law, the Bank excludes all warranties, representations, or guarantees ("Warranties") regarding the Promotion and any rewards, including any Warranties which may have been made while advertising or promoting the Promotion. The conduct of the Promotion or

	the supply of rewards may involve third parties, and the Bank makes no Warranties and disclaims all liability in connection with any such third parties, their acts, or omissions. By entering the Promotion, an entrant releases and indemnifies the Bank and its related bodies corporate, including the officers, employees, and agents of each, from and against all actions, penalties, liabilities, claims, or demands the entrant may have against the Bank or that the Bank may incur for any loss or damage which is or may be suffered or sustained as a direct or indirect result of an entrant entering or participating in the Promotion or winning or failing to win a reward, or using or permitting any other person to use the prize, except for any liability which cannot be excluded by law or which would cause any part of this clause to be void or unenforceable.
Privacy Policy	The Bank collects personal information to administer this Promotion. Collection, use, disclosure, and retention of personal information is governed by the Bank's Privacy Policy, which can be found on the Bank's public website at https://www.butterfieldgroup.com/privacy-notice.
Social Media	From time to time the Bank may use Facebook, YouTube, Instagram, TikTok, Snapchat, LinkedIn, or other social media platforms collectively ("Social Media Providers") to advertise or promote the Promotion and any Grand prize winner or reward recipient of the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed, administered by, or associated with any Social Media Provider and release the Social Media Providers from all liability in relation to the Promotion. Any questions, comments, or complaints regarding the Promotion should be directed to the Bank and not to the Social Media Providers.
Publicity Releases	In the event that an entrant is a winner, such entrant consents to the Bank and its affiliates, and where relevant, any supplier of travel, prizes, or activities which form part of the prize, using their name, likeness, image, and/or voice in any media for an unlimited period of time without remuneration or compensation for the purpose of promoting the Promotion, including any outcome, and/or promoting the Bank, its affiliates, and card partners, except where prohibited by law.
Tax Implications	It is possible that tax implications may arise from accepting a prize. The Bank and any reward supplier do not accept responsibility for any tax implications that may arise from accepting a prize. Independent financial advice should be sought.
Statement of Availability	Offer valid only during the Promotion Period and subject to reward, supplier, event, and service availability. The Bank reserves the right to substitute, modify, suspend, or cancel any reward, benefit, or component of the Promotion at any time, subject to applicable law.
Governing Law	The Promotion and these Terms will be governed by the laws of Bermuda. Entrants accept the non-exclusive jurisdiction of the courts and tribunals of Bermuda in connection with disputes concerning the Promotion.