

## **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 30 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 Cayman 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                                                                                                                                                                                                                                                                            |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Apparel Stores</b>                   | 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.<br><br>Examples: Kirk Freeport, Shein.com, The Mansion, The Baby Shoppe and Ame.                |
| <b>Arts and Book Stores</b>             | Includes purchases at bookstores, newsstands, magazine retailers, music and video stores, arts and crafts merchants, and similar cultural and educational retailers.<br><br>Examples: Next Chapter, H.W. Holdings Book, Kennedy Gallery, Super Stitch and Hudson News.                 |
| <b>Consumer Electronics</b>             | Includes purchases at merchants primarily engaged in the sale of consumer electronics, computers, software, cameras, photographic equipment, appliances, and related electronic products.<br><br>Examples: Best Buy, Cayman Mac Store, Cell Cayman, Tech West and Brandsource Home.    |
| <b>Cosmetics and Beauty Services</b>    | Includes purchases at merchants offering beauty treatments, cosmetic services, personal care services, and the sale of beauty and wellness products.<br><br>Examples: Garden Club, Get Nailed More, Tips N Toes LTD, Sephora and Touch of Thai.                                        |
| <b>Entertainment and Recreation</b>     | Includes purchases at merchants providing entertainment, recreational activities, amusement services, sporting events, live performances, exhibitions, and other leisure-related experiences.<br><br>Examples: Microsoft, Apple Store, Digicel, North Sound Golf Club and Kirk Motors. |
| <b>Financial and Insurance Services</b> | Includes purchases at merchants providing banking, insurance, investment, financial advisory, and other financial-related services.<br><br>Examples: Revolut, Wise, Worldremit Corp, Island Heritage INS and Indigo Insurance.                                                         |
| <b>General Department Stores</b>        | Includes purchases at department stores, discount stores, variety stores, warehouse and gift stores, office supply chains, furniture and home furnishing retailers, pet stores,                                                                                                        |

|                                           |                                                                                                                                                                                                                                                                                                                                                                                       |
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|                                           | toy stores, florists, arts and crafts stores, and similar general merchandise merchants.<br>Examples: Kirk Home, Walmart, Shopright, V2 Value & Variety and Office Supply LTD.                                                                                                                                                                                                        |
| <b>Grocery Stores</b>                     | Includes purchases at merchants primarily engaged in the retail sale of groceries, household essentials, and related consumer products.<br><br>Examples: Fosters Camana Bay, Kirk Market, Hurley's Market, Progressive Distributors and Uncle Clem                                                                                                                                    |
| <b>Health Care Services</b>               | Includes purchases at healthcare providers, medical facilities, social assistance organizations, optical service providers, and other merchants offering healthcare-related goods and services.<br><br>Examples: Logic EC, Health City at Camana Bay, Avantis Dental, Total Health LTD and Cayman Islands Health.                                                                     |
| <b>Home Improvement</b>                   | Includes purchases at merchants specializing in home improvement products, hardware, building materials, renovation supplies, and related home maintenance goods and services.<br><br>Examples: AL Thompon's, Paramount Carpet Sales Service LTD, Cel Cooling & Supply, Tomlinson Furniture and Ashley Furniture.                                                                     |
| <b>Information Products and Services</b>  | Includes purchases at merchants providing telecommunications equipment, software development, data processing services, network services, publishing, information retrieval services, and media-related products and services.<br><br>Examples: Lime, Google, Digicel Ding, Flow Top Up and Logic.                                                                                    |
| <b>Liquor Stores and Bars</b>             | Includes purchases at liquor stores, wine and spirits retailers, bars, taverns, nightclubs, and similar establishments primarily engaged in the sale of alcoholic beverages.<br><br>Examples: Blackbeards, The Tasting Room, Jacques Scott, Tortuga and Pop a Top.                                                                                                                    |
| <b>Miscellaneous Services</b>             | 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.<br><br>Examples: Bento LTD, Vamp Motors LTD, The Well LTD, Polar Bear and Smiths Air Conditioning and Refrigeration. |
| <b>Pharmacies</b>                         | 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.<br><br>Examples: Health Care Pharmacy, Care Pharmacy LTD, Valumed Pharmacy, Be Well Pharmacy and Nu-Quest Distribution.                                                          |
| <b>Public Administration and Services</b> | Includes purchases at government agencies, public administration entities, and organizations providing public sector services.<br><br>Examples: Worc, Customs Border Control, CIG Vehicle Driver, Port Authority and BVI Financial Services.                                                                                                                                          |
| <b>Restaurants</b>                        | 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.                                                                                                                                                                         |

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|                                          | Examples: Kojima Izakaya, Bonny Moon, Morgan's Harbour Marina, Agua and The Brasserie.                                                                                                                                                                                                                                                         |
| <b>Sporting Goods</b>                    | Includes purchases at merchants specializing in sporting goods, athletic equipment, outdoor recreation products, hobbies, and related merchandise.<br><br>Examples: Sports Supply LTD, Winners Circle Sports, Divers Supply, Divers Worlds LTD and Dicks Sporting Goods.                                                                       |
| <b>Shipping and Warehousing Services</b> | Includes purchases at courier services, warehousing providers, logistics companies, freight services, and other transportation support merchants.<br><br>Examples: Bento LTD, Let's Eat, Uber, Hyde Agencies LTD and DHL INTL.                                                                                                                 |
| <b>Travel Expenses</b>                   | 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.<br><br>Examples: American Airlines, British Airways, Cayman Airways, Airbnb and Air Canada. |
| <b>Utilities</b>                         | Includes purchases for utility services, including electricity, gas, water, sanitation, telecommunications, and other recurring utility-related services.<br><br>Examples: Caribbean Utilities Company, Water Authority, Island Energy LTD, Koola and Lightology.                                                                              |
| <b>Vehicle Maintenance and Fuel</b>      | Includes purchases at automotive fuel stations, vehicle maintenance providers, automotive repair services, and other merchants related to the operation and upkeep of motor vehicles.<br><br>Examples: Refuel, Esso, Rubis, Walkers Road Services and H&B II.                                                                                  |
| <b>Wholesale Trade and Clubs</b>         | Includes purchases at wholesale merchants, wholesale clubs, membership-based warehouse retailers, and businesses engaged in the bulk sale of goods and merchandise.<br><br>Examples: Cost U Less Cayman INC, Priced Right, Sheffield Metals International INC, The Webstaurant Store LLC and Henry Schein.                                     |
| <b>Others</b>                            | Includes purchases at merchants that do not fall within any of the categories listed above or that are otherwise classified under miscellaneous merchant categories.<br><br>Examples: Amazon, Animal House, Wayfair, Ebay and Island Veterinary Service.                                                                                       |

### 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.

### 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.

**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.