

UNLOCK YOUR DREAM

2026



START HERE

SAVE MORE. BORROW SMARTER. ACHIEVE YOUR GOALS

UNLOCK YOUR DREAM: START HERE! PROMOTION TERMS & CONDITIONS



NAME OF COMPETITION: UNLOCK YOUR DREAM: START HERE

DATE OF COMMENCEMENT: July 29, 2026

CLOSING DATE: November 30, 2026

MAIN FEATURES:

- Open one of these qualifying savings or deposit accounts within the promotional period:
 - Hand to Hand Partner Plan
 - ElitePlus Saver
 - Fixed Deposit
- Members in each product category will have the opportunity to win a share of \$1,000,000.00 in cash when they open a qualifying account during the promotional period.
- The promotional period runs from July 29, 2026 to November 30, 2026.
- Once members open a participating account, they must opt in with the following minimum savings amounts and savings periods:
 - Hand to Hand Partner Plan – Save a minimum of \$2,500.00 per week for 24 weeks or more.
 - ElitePlus Saver – Make an initial investment of \$50,000.00 and minimum instalments of \$20,000.00 monthly for 1 year or more.
 - Fixed Deposit – Invest a minimum of \$1,000,000.00 for 90 days or more.

RULES/TERMS & CONDITIONS

- To be eligible for entry into the prize draw, members must open their selected savings or deposit product **during the promotional period**.
- Each eligible savings or deposit account opened under the promotion will earn the member **one (1) entry** into the prize draw associated with that product type.
- Members may accumulate multiple entries by opening multiple eligible accounts. For example, if a member opens **Two (2) Hand-to-Hand Partner Plans** and **one (1) Fixed Deposit**, they will receive a total of **three (3) entries**:
 - **Two (2) entries** in the Hand-to-Hand Partner Plan prize draw; and
 - **One (1) entry** in the Fixed Deposit prize draw.
- To ensure entries are properly captured, all qualifying accounts will be tagged with the message code: **Unlock Your Dream – Sales Campaign 2026**.
- Members who enroll for the qualifying savings and deposit products must opt-in for the options as follows to be eligible for entry into the prize draw:



- **Hand to Hand Partner Plan** – Save a minimum of \$2,500.00 per week for 24 weeks or more for a chance to win \$100,000.00.
- **ElitePlus Saver** – Make an initial investment of \$50,000.00 and minimum instalments of \$20,000.00 monthly for 1 year or more for a chance to win \$200,000.00.
- **Fixed Deposit** – Invest a minimum of \$1,000,000.00 for 90 days or more for a chance to win \$700,000.00.
- Only new funds will be accepted for all savings and deposit products. Existing savings or deposit holdings may not be withdrawn, broken, or transferred to participate in this promotion.
- All eligible members' names will be entered into the prize draw in keeping with the number of entries identified for them and one winner will be randomly selected for each product category.
- Connected parties are **not** eligible for any prizes. Connected parties are the following:
 - Employees and Volunteers (Staff, Board of Directors, All Committee members) of First Heritage Co-operative Credit Union, and its subsidiary FHC Investments Limited and their immediate family members (parents, spouse, children and siblings).

CONDITIONS

- All winners will be contacted via the telephone number and email address in FHC Credit Union's database within five (5) business days of the Draw Date.
- Prize money will be deposited into the winners' FHC Credit Union Earner Plus account following successful contact.
- FHC Credit Union reserves the right to use the names and likenesses of the winners in its advertisement, promotional material, and other purposes in any or all media now or hereafter known throughout the world in perpetuity without compensation. Winners who refuse to have their names and photographs appear in the media will automatically forfeit their prize.



SELECTION OF WINNERS

- At the end of the promotion, a final list of all eligible members, including the applicable message code, will be generated from the Core Banking System in a Microsoft Excel workbook comprising three (3) worksheets, one for each product type. The workbook will be provided to the Marketing, Communications & Member Experience Unit and the Retail Administration Unit for review, verification, and confirmation of members' eligibility for entry into the prize draw.
- Following review by the Marketing and Retail Units, this list will then be shared with FHC Credit Union's Internal Audit Unit for further review and endorsement.
- Where necessary for the exercise of its regulatory functions in relation to the Promotion, the Betting, Gaming and Lotteries Commission (BGLC) shall be provided with such participant information as is reasonable required for that purpose. The Commission shall handle such information in accordance with its statutory obligations and applicable law, and its records management and retention policies.
- The BGLC shall retain and dispose of any participant information received in accordance with its statutory obligations, applicable law, and its data management and retention policies.
- From the Microsoft Excel spreadsheet, a module randomizer will be developed and used to process all qualifying entries and randomly conduct the draw.
- Qualifying members' names will appear once for each entry earned.
- A total of three (3) winners will be selected, with one winner chosen for each qualifying product. FHC will select one (1) backup winner for each of the participating product types.
- The selection process will be witnessed by a member of the public, a member of the Credit Union, representatives from the FHC Internal Audit Team, and the Betting Gaming & Lotteries Commission, if available.

TIMEFRAME FOR SELECTION & AWARDS

The draw for the selection of winners will be conducted at the FHC Head Office, located at 8 – 10 Eureka Road, Kingston 5 at 4:00 p.m. as follows:

Friday, December 11, 2026

Winners will be awarded their prize money between **December 21, 2026 to December 24, 2026** once their identity is confirmed.



METHOD OF CONTACTING WINNERS

- The winners will be contacted via telephone and email at the contact number and email address provided on their account by **December 18, 2026**.
- A maximum of five (5) calls will be made to contact all winners within the period. If the winners are unreachable after the five calls; FHC will email the winners to advise them that they have won the prize and request that they respond to the email confirming receipt or contact a representative from the Marketing, Communications & Member Experience Unit.
- FHC Credit Union will hold the prize money for up to five (5) calendar days from the date of the email notification. If the winner fails to make contact within this period, FHC Credit Union reserves the right to forfeit the prize and proceed to the next eligible alternate winner identified during the draw, in accordance with the promotion rules.

DETAILS OF PRIZES

PRODUCT	PRIZE	NUMBER OF WINNERS	TOTAL SPEND
Hand to Hand Partner Plan	Chance to win \$100,000.00 with 24 weeks or more savings plan	1	\$100,000.00
ElitePlus Saver	Chance to win \$200,000.00 with a 1 year or more savings plan	1	\$200,000.00
Fixed Deposit	Chance to win \$700,000.00 with a 90-day or more fixed deposit	1	\$700,000.00
TOTAL PRIZE MONEY			\$1,000,000.00

COLLECTION OF PRIZES

Prize money will be deposited into each winner's Earner Plus account once they have been successfully contacted and their identity has been verified.

Authorized under section 58(3) of the Betting, Gaming and Lotteries Act.