

These terms & conditions should be given to customer.

This Deposit Mobilisation Promotion is being organised by Societe Generale Ghana Limited (SG Ghana) under the supervision of the National Lottery Authority (NLA).

The terms and conditions for the Promotion are as follows:

Eligibility

The promotion is open to all SG Ghana *Current and Savings account holders over the age of 18 years except:

1. Employees (and their nuclear families**) of SG Ghana.
2. Employees (and their nuclear families*) and representatives of the National Lottery Authority.

Non customers who want to participate in this promotion must open a Current or Savings Account and make the required deposit(s) to be part of the promotion.

By entering the Promotion, all participants will be deemed to have accepted and agreed to be bound by these terms and conditions.

These terms and conditions shall be solely interpreted by SG Ghana in accordance with the laws of the Republic of Ghana. Decisions made by SG Ghana in all matters pertaining to the Promotion are final and no correspondence would be entered into.

Promotion Period

The promotion runs from 3rd February, 2025 to 30th May, 2025. For customers to however qualify for the grand draw, customers are to have their funds held until 31st August, 2025.

There will be no fund reservation after 30th May, 2025. Deposits taken after 30th May, 2025 will not be considered in the draw.

How to enter the promotion

The promotion is open to all individuals. Both Existing and New customers.

The only prerequisite is to have a Current or Savings Account with Societe Generale Ghana.

Customers and prospects are to make cash or cheque deposits, receive salary or transfer(s) from other banks and deposit same in their SG Ghana Current or Savings Account.

Individual(s) deposit(s) should be a minimum of Five Hundred Ghana Cedis (GHS500.00) or in multiples of GHS500.00

The Customers may then visit any SG Ghana branch(es) and fill out a form for the promotion, indicating the amount in multiples of GHS500 to be set aside for the promotion. Customer will not have access to the said amount so far as the customer wants that amount to be entered into the draw after it has met all the requirements.

When a Customer request for the money set aside for the promotion, that amount automatically opts out of the promotion and would not participate in the draw.

When the Customer wants to make a withdrawal or partial withdrawal of the amount set aside, the initial amount loses its slot in the promotion and the new balance amount he/she indicates is then set aside and the duration of the new amount starts from the new date the money was set aside.

Requirements to qualify for the draw

- Minimum deposit to be accepted: GHS500.00.
- Deposits should be in multiples of GHS500.00
- Minimum deposit to qualify for mini draw: GHS500.00
- Minimum cumulative deposit to qualify for grand draw: GHS3,000
- All deposits should be reserved for minimum 1 month to qualify for the mini draw
- All deposits should be reserved for a minimum of 3 months to qualify for the grand draw.
- Only fresh or new deposits will be considered i.e. Cash or cheque deposits, salary, transfer from other bank, and deposited in account.
- Customer account balance at any point during the campaign should not be less than the balance at the start of the campaign.

Draw mechanics

The draws will be electronic. There will be two (2) mini draws and a grand draw. For each draw, customers must meet the above requirement.

The number of entries for the **mini draw** would be calculated by dividing the cumulative sum of deposits made by the customer that meets the requirement(s) to enter the promotion mentioned above by Five Hundred Ghana Cedis (GHS500.00).

The more deposits the customers make, the more their chances of winning as they would have more entries for the draw.

The longer the deposit stays the more their chance as deposit held in the first 1 month of the promotion would have their entries doubled for the grand draw.

The number of entries for the **Grand draw** would be calculated by dividing the cumulative sum of deposits made by the customer that meets the requirement(s) to enter the promotion mentioned above by Three Thousand Ghana Cedis (GHS3000.00).

Reward Mechanisms

40 customers will be rewarded during each mini draw - 10 winners per territory

3 customers will be rewarded in the grand draw.

Prizes**Mini Draws**

40 customers will be rewarded during each mini draw as follows.
10 winners per territory

The ten winners drawn will be rewarded per territory as follows.

Television (TCL 43")	2
Mobile Phone (Samsung A16)	2
Microwave	2
Air fryer	2
Blender	2

Prizes for winners will be drawn

Grand Draw

3 customers will be rewarded.

- 1st – Toyota RAV4 Adventure
- 2nd – All expense paid trip to Singapore (winner and partner)
- 3rd - All expense paid trip to Dubai (winner and partner)

Top 5 depositors will be rewarded (winners will not be drawn)
Increase your deposit and increase your chance to win

PRIZE FOR TOP 5 DEPOSITORS
1) All expense paid trip to Dubai (winner and partner)
2) All expense paid trip to Safari Valley (winner and partner)
3) All expense paid to Royal Senchi
4) Samsung S24
5) Laptop (high spec)

Redemption of Prizes

All prizes are to be redeemed by the respective winners in person or their duly appointed representatives.

General rules

By participating in the Deposit and Drive promotion, winners grant Societe Generale Ghana the right to use their name, image, and likeness for promotional purposes. This includes, but is not limited to, use on our official website, social media platforms, and external publications. This is to ensure transparency and promote the credibility of the promotion. No additional compensation will be provided for this usage.