

# Terms and Conditions for the InvestNaija by Chapel Hill Denham Refer and Win Promo

These Terms and Conditions ("Terms") govern participation in the **InvestNaija by Chapel Hill Denham Refer and Shine Promo** (the "Promo"). By participating in the Promo, customers agree to abide by these Terms.

## 1. Eligibility

1.1. The Promo is open to all new and existing InvestNaija by Chapel Hill Denham customers who:

- Successfully register on InvestNaija by Chapel Hill Denham,
- Complete BVN validation, and
- Refer a minimum of two (2) new customers who also register and validate their BVN during the campaign period.

1.2. Employees of InvestNaija by Chapel Hill Denham, its parent company, affiliates, and their immediate family members are not eligible to participate.

## 2. Campaign Duration

2.1. The Promo will run for eight (8) weeks.

2.2. There will be a total of four (4) raffle draws, one every two (2) weeks during the campaign period.

## 3. Qualification and Prizes

3.1. Customers qualify for raffle draws based on the number of valid referrals they make.

3.2. Prize categories and qualifications are as follows:

- **10 Referrals** → Eligible for NGN 2,000,000; NGN 1,000,000; NGN 500,000 prizes
- **8 Referrals** → Eligible for NGN 250,000 prize
- **6 Referrals** → Eligible for NGN 100,000 prize
- **4 Referrals** → Eligible for NGN 50,000 prize
- **2 Referrals** → Eligible for NGN 25,000 prize

3.3. The number of winners in each category for each draw is outlined in **Appendix A**. Across the four draws, there will be a total of **120 winners**.

## 4. Draw Mechanics

- 4.1. Each draw will be conducted at the end of every two-week period during the campaign.
- 4.2. Eligible customers will be entered into a random electronic draw (“the raffle”).
- 4.3. Draws will be conducted starting from the highest prize category to the lowest.
- 4.4. A customer who wins in any category will be exempt from subsequent categories within the same draw. This ensures a higher number of unique winners across the campaign.
- 4.5. Winners in one draw remain eligible for participation in future draws if they continue to meet the qualification requirements.

## 5. Prize Distribution

- 5.1. Prizes will be credited directly to winners’ InvestNaija by Chapel Hill Denham accounts within fourteen (14) working days after each draw.
- 5.2. Prizes are non-transferable and cannot be exchanged for cash or other benefits outside the stipulated amounts.

## 6. Verification and Disqualification

- 6.1. InvestNaija by Chapel Hill Denham reserves the right to verify all referrals and BVN validations before confirming any winner.
- 6.2. Any participant found to have provided false or misleading information, engaged in

fraudulent referrals, or breached these Terms will be disqualified.

6.3. If a winner is disqualified, InvestNaija by Chapel Hill Denham reserves the right to select another winner from the same draw pool.

## **7. Publicity**

7.1. By accepting a prize, winners agree to the use of their names, photographs, and testimonial content by InvestNaija by Chapel Hill Denham for marketing and promotional purposes, without further compensation.

## **8. General Conditions**

8.1. Participation in this Promo constitutes acceptance of these Terms and Conditions.

8.2. InvestNaija by Chapel Hill Denham reserves the right to amend, suspend, or terminate the Promo at any time without prior notice, provided such action does not disadvantage participants unfairly.

8.3. InvestNaija by Chapel Hill Denham's decision on all matters relating to this Promo is final and binding.

## **9. Governing Law**

9.1. These Terms and the Promo shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria.