JMMB Money Transfer

More to Enjoy MORE TO CELEBRATE

COMPETITION RULES

ENTRY REQUIREMENTS

- Participants will earn entries as follows:
- One (1) entry for every inbound trasnfer transaction received via JMMB Money Transfer.
- One (1) entry for every J$2,500 (inclusive of G.C.T.spent using the JMMB Money Transfer Visa Prepaid Card.
- Multiple entries allowed.

ADDITIONAL REQUIREMENTS:

- Participants must be 18 years or older and legal residents of Jamaica.
- Employees, Directors, and contractors of JMMB Group Ltd. and its subsidiaries and their immediate family members (Spouse and children) are not eligible to participate.

COMPETITION DETAILS

- Name of Promotion:
- More to Enjoy. More to Celebrate.

- Campaign Period:
- November 20, 2026 – January 8, 2027

- Total Prize Value: J$670,000

NUMBER OF PRIZES:

- 1 winner × J$250,000 (1st place)
- 1 winner x J$150,000 (2nd place)
- 1 winner x J$100,000 (3rd place)
- 1 winner x J$50,000: The client who receives the most J$ in inbound transfers during the campaign period.
- 6 winners x J$20,000 Brooklyn Supermarket grocery vouchers, valid for one (1) year.

Draw Date for Main Prizes:

January 18, 2027

GROCERY CERTIFICATES:

Winners are selected on the following dates:

- **Weekly Draw #1**
  Qualifying Period: November 20 - November 26
  Draw Date: December 3, 2026

- **Weekly Draw #2**
  Qualifying Period: November 27 – December 3
  Draw Date: December 10, 2026

- **Weekly Draw #3**
  Qualifying Period: December 4 - December 10
  Draw Date: Dec. 17, 2026

- **Weekly Draw #4**
  Qualifying Period: December 11 – December 17
  Draw Date: Dec. 24, 2026

- **Weekly Draw #5**
  Qualifying Period: December 18 - December 24
  Draw Date: Dec. 30, 2026

- **Weekly Draw #6**
  Qualifying Period: Dec. 25 - Dec. 31
  Draw Date: January 8, 2027

METHOD OF WINNER SELECTION

- Winners will be randomly selected via Microsoft Excel, from a database of qualifying entries generated through JMMB Money Transfer's internal systems.
- A total of ten (10) winners and three (3) backup winners (per draw) will be selected.
- The draw will be conducted by JMMB Money Transfer's Marketing team at 6 Haughton Terrace, Kingston 10.
- The first entry drawn will receive the 3rd prize, followed by the winner of the 2nd prize followed by the 1st prize winner.
- The person who receives the most J$ inbound transfer, during the campaign period, will receive a J$50,000 prize.
- The Betting, Gaming and Lotteries Commission reserves the right to be present at the prize draw.

This promotion is authorised under Section 58(3) of the Betting, Gaming and Lotteries Act.

NOTIFICATION AND REDEMPTION

- The selected winners will be contacted via telephone within five (5) business days of the draw. If we are unable to contact the winner after three (3) attempts in one day, the first backup winner will be selected and called in the same manner as stated above and repeated until a winner is contacted from the three (3) backup draws. A call is deemed to fail if all attempts are unsuccessful. Calls are unsuccessful if the phone rings without an answer, busy signals, drop calls or goes to voicemail on the day that the calls are made. No voice messages will be left.

- If neither the original winners nor any of the three (3) backup winners cannot be contacted within five (5) days of the draw, the prize will be rendered null and void and retained by JMMB Money Transfer.

- Once contacted via telephone, the winners will receive an email from JMMBMT validating the announcements.

- The selected winners will be instructed to visit the JMMB Head Office, 6 Haughton Terrace, Kingston, Monday- Friday from 9:00am-5:00pm on a date to be determined and communicated at the time of winning notification. Pictures and other recordings for media placement will be captured during the ceremonial prize handover.

- Prizes will be paid via direct deposit or prepaid card crediting, depending on the client's preferred method. The winners will be required to present valid government issued IDs (Passport, Drivers License, Voters ID) before winnings are transferred to them. If winners possess a JMMB Money Transfer Visa Prepaid card, we will deposit it to the card. Otherwise, they have 5 days to supply other banking info via email or complete a form with the desired banking details at handover.

- If the winners are unable to collect the prizes in person, a representative may collect the prize on the winners' behalf. Representatives must present their valid government issued photo IDs (National IDs, Driver's Licenses or Passports), notarized copies of the winners' valid government issued photo IDs (National IDs, Driver's Licenses or Passports) along with authorization letters from the winners.

OTHER TERMS AND CONDITIONS

- Prizes are non-transferable.

- Participants will not be eligible if fraudulent, cancelled, or reversed transactions are identified during the promotion period.

- Any changes to the rules of the promotion will be made with prior approval from the Betting Gaming & Lotteries Commission.

- JMMB Money Transfer reserves the right to use the winners' names, voices, likeness, and photographs for promotional purposes (electronic and print media) without compensation.

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PARTICIPATING AGENT LOCATIONS

Branch Name	Location
ARX Business Solutions	Shop# 5 & 6 Omni Plaza, 41 Manchester Avenue, May Pen, Clarendon
ARX Business Solutions(Towers)	Shop #26 Shopping Mall and Trading Towers, 1 Windors Avenue, May Pen, Clarendon
Banmark Bike Rental Limited	Lot #5, Whitehall Estate, Nompriel Main Road, Negril, Westmoreland
Berry-Don Company Limited	27 King Street, Linstead, St. Catherine
C & WJ Co-operative Credit Union Ltd.	Shop # 5, Plaza De Negril, Negril, Westmoreland
C & WJ Co-operative Credit Union Ltd.	79 Great George Street, Savanna-la-Mar, Westmoreland
C & WJ Co-operative Credit Union Ltd.	Main Street, Whitehouse P.O., Whitehouse, Wesmoreland
C & WJ Co-operative Credit Union Ltd.	9 East Parade, Downtown, Kingston
C & WJ Co-operative Credit Union Ltd.	51 Half Way Tree Road, Kingston, Kingston & St. Andrew
C & WJ Co-operative Credit Union Ltd.	Main Street, Kellits, Clarendon
C & WJ Co-operative Credit Union Ltd.	Bustamante Drive, Lionel Town, Clarendon
C & WJ Co-operative Credit Union Ltd.	2 Main Street, May Pen, Clarendon
DC Party Rental	Shop #4 Spanish Town Road, Kingston & St. Andrew
D & Y Bill Payment	Shop 10 & 11, Empire Plaza, 1-3 Retirement Road, Cross Roads, Kingston
D & Y Bill Payment	Bottom Bay, Main Street, Annotto Bay, St. Mary
D & Y Bill Payment	Main Street, Highgate, St. Mary
Demicor Company Limited	14 Duke Street, Falmouth, Trelawny
Direct Exchange Financial Services Ltd.	Shop#5, Soni's Plaza, 50 Main Street, Ocho Rios, St. Ann
GFS Enterprise	Main Street, Frankfield, Clarendon
GMA Harberdashery	Shop#3A Morgan's Bridge Plaza, Grange Hill, Westmoreland
Jazat Investments Limited	Shop #12 Sydenham Commercial Complex, Old Harbour Road, Spanish Town, St. Catherine
Jevon's Enterprise	Little London Square, Little London, Savanna-la-Mar, Westmoreland
JMMB Bank (Jamaica) Ltd.	11 Knutsford Boulevard, Kingston & St. Andrew
JMMB Bank (Jamaica) Ltd.	5 Haughton Avenue, Kingston & St. Andrew
JMMB Bank (Jamaica) Ltd.	23 Ward Avenue, Mandeville, Manchester
JMMB Bank (Jamaica) Ltd.	Shop#12/30,12/30B and 12/28A, Turtle River Rd, Ocho Rios, St. Ann
JMMB Bank (Jamaica) Ltd.	47-48 West Trade Way, Portmore Town Centre, Portmore, St. Catherine
JMMB Bank (Jamaica) Ltd.	25 Church Street, Montego Bay, St. James
JMMB Bank (Jamaica) Ltd.	Suite#1, Fairview Office Park, Alice Eldemire Drive, Montego Bay, St. James
JMMB Bank (Jamaica) Ltd.	Unit 1, 1A and 2 Shoppes of Santa Cruz, 94 Main Street, Santa Cruz, St. Elizabeth
La Vega Pharmacy	Shop # 9 St. Jago Shopping Centre, Burke Road, Spanish Town, St. Catherine
May'Fos Work & Travel Employment Agency	Shop#7, U & I Plaza, 46 Market Street, Montego Bay, St. James
Moopenn's Essential & Gifts	4 Park Crescent, Mandeville, Manchester
M-Twenty Four Investments Limited	Unit#13, The Annex Fairview, Montego Bay, St. Catherine
M-Twenty Four Investments Limited	24-26 Barnett Street, Montego Bay, St. Catherine
New Variety Drug Store (The Service Pharm)	22 West Parade, Kingston, Downtown. Kingston & St. Andrew
Paymaster Jamaica Limited	Shop # 7, Bargain Village Shopping Centre, 35 Main Street, May Pen, Clarendon
Paymaster Jamaica Limited	SuperValu Supermarket, 58 Mannings Hill Road, Kingston & St. Andrew
Paymaster Jamaica Limited	Select Grocers, Shop #13, Upper Manor Park Plaza, Constant Spring, Kingston & St. Andrew
Paymaster Jamaica Limited	Shop 13, Duhaney Park Plaza, Kingston & St. Andrew
Paymaster Jamaica Limited	Brooklyn Supermarket, Twin Gates Plaza, Kingston & St. Andrew
Paymaster Jamaica Limited	Lee's Food Fair, 86B Red Hills Road, Kingston & St. Andrew
Paymaster Jamaica Limited	Shop 2B Sovereign Centre, Kingston & St. Andrew
Paymaster Jamaica Limited	John R. Wong Supermarket, 1 Tobago Avenue, Kingston & St. Andrew
Paymaster Jamaica Limited	Shop # 9 Southdale Plaza, Kingston & St. Andrew
Paymaster Jamaica Limited	14 Ocean Boulevard, Downtown, Kingston & St. Andrew
Paymaster Jamaica Limited	Shopper's Fair Supermarket, 5 1/2 Caledonia Road, Mandeville, Manchester
Paymaster Jamaica Limited	Shop#41 Harbour View Shopping Centre, Harbour View, Kingston & St. Andrew
Paymaster Jamaica Limited	48A King Street, Linstead St. Catherine
Paymaster Jamaica Limited	Shop#9 Roye's Plaza, Junction, St. Elizabeth
Paymaster Jamaica Limited	Medifair Pharmacy, 24 Market Street, Montego Bay, St. James
Paymaster Jamaica Limited	Shop 1A Carjars Plaza, Lot 36 Mirriam Way, Montego Bay, St. James
Paymaster Jamaica Limited	Shop#16 Tait's Plaza, Negril, Westmoreland
Paymaster Jamaica Limited	Happy Konnection, Shops CG6-CG9, Sovereign Village, Portmore, St. Catherine
Paymaster Jamaica Limited	Main Street, Gayle, St. Mary
Paynow Investments Ltd.	Shop #1 Park Plaza, 6A - 6C Constant Spring Road, Kingston & St. Andrew
Petromac Service Centre Limited	Main Street, Stony Hill, Kingston & St. Andrew
Priceless Health & Beauty Supplies	Shop#3, 115 Main Street, Sata Cruz, St. Elizabeth
Prostreak Enterprise	Shop#4 Brown's Plaza, Main Street, Alexandria, St. Ann
Puerto Financial Services Limited	Main Street, Discovery Bay, St. Ann
Stewart's Hardware Ltd.	Bustamante Drive, Lionel Town, Clarendon
Stewart's Hardware Ltd.	56 Manchester Avenue, May Pen, Clarendon
Stewart's Hardware Ltd.	82 East Street, Old Harbour St. Catherine
Shantoya Restaurant	68 Manchester Avenue, Denbeigh, Clarendon
Sherry-Ann's Online Store	Shop #12 Hendon Mall, Beckford Street, Savanna-la-Mar, Westmoreland
Tari Solutions Company Ltd.	26 Queen Street, Morant Bay, St. Thomas
Tari Solutions Company Ltd.	Shop#1 Hilda Maud Plaza, Yallahs Square, Yallahs, St. Thomas
The Service Pharm- Greater Portmore	Shop 122 Greater Portmore Shopping Centre, Greater Portmore, St. Catherine
The Service Pharm- Havendale	Shop #8 Havendale Plaza, Kingston & St. Andrew
Tiffymor Financial Servives Ltd	Shop# 7, 20 Mandeville Plaza, Mandeville, Manchester
Trelawny Co-operative Credit Union Ltd.	Main Street, Alberta Town, Trelawny
Trelawny Co-operative Credit Union Ltd.	Water Square, Falmouth, Trelawny
Trend-Right	Shop 32 City Centre Building, Montego bay, St. James
Unique Car Care, Sports Bar & Grill Ltd.	Main Street, Orange Bay, Santoy, Orange Bay, Hanover
Unitrust Financial Services Limited	31 Main Street, May Pen, Clarendon
Winston Walter Richards T/A Screechie's Service Shop	9 Thompson Avenue, Buff Bay, Portland
World Of Sports	Shop #2 Plaza De Negril, Negril Westmoreland

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