

## Win Big With UPay Challenge

### Terms & Conditions

1. The competition is open to both new and existing UPay customers.
2. Employees of SDB Bank, including Call Center staff, outsourced employees, and their immediate family members, are not eligible to participate in the competition.
3. The promotion will run from 12:00:00 AM on March 7, 2025, to 11:59:59 PM on April 7, 2025.
4. Eligible transactions must be completed during the promotion period.
5. To qualify, participants must complete five (5) eligible transactions within the promotional period, meeting the following conditions:
  - a. Complete a minimum of **THREE (3) JUSTPAY FUND TRANSFERS**. (This requires adding non-SDB bank accounts to UPay for transactions, provided the other bank is JustPay-registered and has enabled SMS functionality for the customer).
  - b. Complete a minimum of **ONE (1) BILL PAYMENT** via an SDB Bank or JustPay account.
  - c. Complete an additional transaction, which can be either a **CREDIT CARD PAYMENT OR AN LQR TRANSACTION** via an SDB Bank or JustPay account.
6. Any disputes will be resolved by a panel of judges. The decision of the panel will be final and binding.
7. Among eligible participants who meet the criteria, one winner will be selected to receive the prize.