

DIAMONDXTTRA REWARD SCHEME

Terms and Conditions

Diamondxtra Reward Scheme (the “**Scheme**”) is a customer loyalty program of Access Bank Plc (the “**Bank**”) designed to reward customers who maintain a qualifying balance in their DiamondXtra accounts with the Bank.

These Terms and Conditions (“**Terms**”) govern participation in the Scheme. By participating in the Scheme, you acknowledge that you read, understood and agree to be bound by these Terms.

Eligibility

The Scheme is open to individual DiamondXtra account holders who maintain a minimum balance of ₦5,000.00 (Five Thousand Naira). Only customers who meet this requirement are eligible for entry into the Scheme draws.

Personal Data Usage

By participating in the Scheme, you consent to Access Bank Plc using your name, photographs, videos, or likeness for promotional purposes, subject to applicable data protection laws. In the event you do not wish to be featured in publicity materials, you may opt-out by notifying the Bank in writing. You acknowledge that you are not entitled to receive any wages, benefits, fees, compensation or other consideration whatsoever related to these promotional purposes and hereby waive the right to any such claim.

You agree that your consent above is to be read in conjunction with the terms and conditions of the Bank’s [Privacy Policy](#) which is incorporated into these Terms.

Draws and Prize Allocation

Draws will be conducted transparently and witnessed by relevant regulatory authorities. Winners will be contacted using the details provided to the Bank. Prizes are non-transferable and may not be substituted for any other item or service. The Bank reserves the right to substitute the prize with another of equivalent value if circumstances beyond its control make it necessary to do so. All decisions regarding the prize are final and binding.

Disclaimer

All information, content and material displayed through the Scheme is provided for information only. It is not financial or professional advice. You should not rely on this information or other content provided through the Scheme as the sole basis for making accurate financial assessment or planning. You should use your own judgment and seek professional financial advice where applicable.

Changes to these Terms and Conditions

These Terms may be revised from time to time. We will notify you of changes via email, on our website or any other appropriate messaging service. We will give you at least 15 days’ notice in advance where we are changing any of these Terms through our website or other appropriate means before such changes take effect.

Complaints

For complaints, enquiries or dispute resolution, you may contact the Access Bank Customer Contact Centre by telephone on 0700CALLACCESS or by email at ContactCenter@accessbankplc.com. We will acknowledge in writing within five working days and keep you informed of progress until your complaint has been resolved. Disputes not resolved may be escalated to the Consumer Protection Department of the Central Bank of Nigeria.

Liability

The Bank shall not be liable to you for any damage or loss caused as a result of, but not limited to, unauthorised access to the Scheme or any of your account where you intentionally or or matters beyond the Bank's control. These include delays in notification or prize fulfilment caused by external disruptions. This clause does not exclude liability for gross negligence or fraud.

If an event outside our control takes place that affects the performance of our obligations under these Terms, our obligations under these Terms shall be suspended for the duration of the event outside our control and we will use our reasonable endeavours to find a solution by which our obligations under these Terms may be performed despite the event outside our control.

Death or Account Closure

All prizes are for your benefit and in the event of your demise shall be disbursed to your estate upon verification of legal claim. In the event of account closure before a draw, you forfeit eligibility to the Scheme.

Termination of the Scheme

The Bank reserves the right to suspend or discontinue the Scheme with reasonable notice to in line with these Terms. In such event, all prizes won prior to suspension shall be redeemed.

Severability

If any provision of these Terms is determined by any court or other competent authority to be unlawful and/or unenforceable, such illegal, unenforceable, or invalid provision or part(s) thereof shall be struck from these conditions, and such provision shall not affect the legality, enforceability, or validity of the remainder of these conditions, and the provision struck off shall be replaced, to the extent possible, with a legal, enforceable and valid provision that is as similar in tenor to the provision struck off as is legally possible.

Law and Jurisdiction

These Terms and any dispute or claim arising out of or in connection with them or their subject matter (including any non-contractual disputes or claims) will be governed by the laws of Nigeria and the courts of Nigeria will have exclusive jurisdiction to settle any such disputes or claims.