



Car ownership is closer than you think

- ✓ Fast loan approvals
- ✓ Up to 100% financing
- ✓ 2 months deferred payments
- ✓ Up to 90-month loan term
- ✓ Up to \$6,000 cash back
- ✓ Special interest rates

Finance your purchase of any Kia, Mazda, Isuzu or Audi with Scotiabank for a chance to **WIN** your car installments covered for the rest of 2018.*

Contact any of the following Auto Financing Officers for further details:-

In the North:

| | | |
|------------------|------------|---------------------------------|
| Sade Lezama | 372 - 6653 | sade.lezama@scotiabank.com |
| La Toya Anderson | 477 - 2876 | latoya.anderson@scotiabank.com |
| Dwayne Leon | 480 - 3757 | dwayne.leon@scotiabank.com |
| Darrell Lue Shue | 750 - 6007 | darrell.lueshue@scotiabank.com |
| Andre Diaz | 789 - 8541 | andre.diaz@scotiabank.com |
| Samantha Vieruel | 744 - 1064 | samantha.vieruel@scotiabank.com |

In the South:

| | | |
|------------------|------------|---------------------------------|
| Anselm Achaiba | 759 - 7154 | anslem.achaiba@scotiabank.com |
| Vishmala Ramdatt | 748 - 0441 | vishmala.ramdatt@scotiabank.com |
| Indera Ramsumair | 286 - 9243 | indera.ramsumair@scotiabank.com |
| Dexter Geoffroy | 473 - 9815 | dexter.geoffroy@scotiabank.com |
| Premanan Bowlah | 783 - 3978 | premanan.bowlah@scotiabank.com |
| Adesh Ramkissoon | 364 - 4373 | adesh.ramkissoon@scotiabank.com |



It starts with you.



*Terms & Conditions apply. Approved by the NLCB.

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Scotiabank + Southern Sales Partnership/ Campaign

Terms and Conditions

DEFINITIONS

The following definitions apply to these Terms and Conditions:

"Eligible" refers to any individual qualified to participate in this contest.

"Individual" means a person who has entered the contest during the Promotion Period.

"Promotional Period" means from 1st April to 30th June, 2018 inclusive.

"Promotion" refers to this Scotiabank + Southern Sales Partnership/ Campaign by which each month, one Eligible individual's car installments will be covered by the Bank from the date of the award until 31st December, 2018 and not any of The Bank's other promotions or programs.

"Account" refers to ScotiaPlan Loans.

"The Bank" means Scotiabank Trinidad and Tobago Limited.

ELIGIBILITY

1. This Promotion is open to legal residents of Trinidad and Tobago, 18 years of age or older with the exception of Scotiabank employees and/or those living in the same household of Scotiabank employees, their immediate families (spouses, parents, children and siblings and their respective spouses), as well as any of Scotiabank's partner companies, subsidiaries and/or its advertising agency Valdez and Torry International and their immediate families.
2. To qualify for any Prize the Individual must be a Scotiabank customer whose account is in good standing which includes not being blocked, frozen, written off, or delinquent throughout the Promotional Period ending June 30th, 2018.
3. An Individual's Prize earned through this Promotional Period will be forfeited in the event that the Individual ceases to be a Scotiabank customer at any time during the Promotional Period and/or ceases to be a Scotiabank account holder and/or whose account ceases to be in good standing which includes an account which is blocked, frozen, written off, or becomes delinquent during the Promotional Period ending June 30th, 2018 or delinquent for one (1) or more cycles within the past twelve (12) months.

HOW TO ENTER

1. Eligible individuals will automatically receive one (1) entry if during the promotional period they purchase a vehicle from Southern Sales and Service Company Limited (SSSCL) using the proceeds of an approved ScotiaPlan Loan to finance the purchase of the vehicle.

OFFICIAL RULES & REGULATIONS

1. The Promotion runs from April 1st, 2018 to June 30th, 2018 both dates inclusive and is available to all new and existing Scotiabank retail customers who finance the purchase of a vehicle with Southern Sales limited with a ScotiaPlan Loan.
2. ScotiaPlan Loans to finance the purchase of a vehicle from Southern Sales, must be booked during the period April 1st to June 30th, 2018 to qualify for the monthly prize.

3. There are three prizes and one prize will be drawn monthly on May 15th, June 20th and July 16th 2018
4. During the Promotional Period winners will be selected as follows:
 - a. Customers who have borrowed using a ScotiaPlan Loan to purchase a vehicle from SSSCL for the month, will be randomly selected to win the following prize:
 - i. Their monthly Scotiabank car installments paid in full for the rest of the current calendar year (2018) up to a maximum of TT\$30,000.00 VAT inclusive per customer.
5. The winner shall be determined by an automated random selection process and conducted by the Bank.
6. The winner shall be notified by telephone within five (5) business days from the date of the draw and shall as a condition of the award of a prize, provide proof of their age and sign an Affidavit of Eligibility/Prize Acceptance and Release within five (5) business days of notification to be confirmed as a winner. If the winner declines to fulfill these conditions to collect the prize, their eligibility will be voided and another winner will be drawn from the pool of eligible entries.
7. Contact will be attempted using the Individual's phone number as found in Scotiabank's records. If the winner cannot be contacted after five (5) attempts by telephone within five (5) business days from the date of the draw The Bank has the right to draw an alternate name.
8. The winner agrees that The Bank will have the right without compensation or permission to publish their name, age and likeness in the media or otherwise, for related promotional purposes and/or in any forthcoming publicity by The Bank.
9. The application for a ScotiaPlan loan to finance a purchase of a vehicle from Southern Sales Limited, constitutes your consent to participate in this Promotion and your consent for The Bank to obtain your name, address and other information for the lawful purpose of administering this Promotion and for other uses as permitted by applicable law.
10. Prizes are not transferable
11. The Bank reserves the right, in its sole discretion to void any and all entries.
12. This Promotion is approved by the National Lotteries Control Board.