

Scotia Insurance

Scotia Headstart Scholarship

APPLICATION FORM

POLICY HOLDER DETAILS

Name: _____

Street Address: _____

Email Address: _____

Tel.# (Home) _____ (Work) _____ (Cell) _____

RECIPIENTS DETAIL

Name: _____

Programme being pursued: _____

Programme Period: (Start Year) _____ (End Year) _____

Institution: _____

Form must be submitted with letter of acceptance for new students or transcripts for
returning students

Please complete: Scotia Insurance S_o t _ a H _ a _ s t _ r _ Promotion

POLICY INFORMATION

Scotia Insurance Policy# _____ Branch Maintained _____

I confirm that I have read and understand the full Terms and Conditions
provided with this application form.

Policy Owner Signature

Date

Scotia Insurance®

*Conditions Apply. ScotiaMINT and ScotiaELEVATE are offered by Scotia Jamaica Life Insurance Co. Ltd. (Scotia Insurance). Products offered through Scotia Insurance are not covered by the Jamaica Deposit Insurance Corporation. Only Scotia Insurance Licensed Representatives are authorized to sell Scotia Jamaica Life Insurance Co. Ltd. products. Scotia Insurance is the marketing name for Scotia Jamaica Life Insurance Company Limited which is a member of the group of companies owned by Scotia Group Jamaica Limited. Scotia Insurance is a registered trademark of the Bank of Nova Scotia, used under Licence by Scotia Jamaica Life Insurance Company Limited.
Insurance Company Ltd

Scotia Insurance®
Scotia Headstart Scholarship
Give them an opportunity to succeed

You could **win a scholarship** valued at **\$150,000** from your branch.

TERMS & CONDITIONS

OFFICIAL RULES AND REGULATIONS

ELIGIBILITY

This promotion is open to legal residents of Jamaica where the **ScotiaMINT and/or ScotiaELEVATE** is opened, who are 18 years of age or older, with the exception of employees of The Bank of Nova Scotia Jamaica Limited (hereinafter referred to as "The Bank") and its respective parent companies (The Bank of Nova Scotia), subsidiaries (including The Scotia Jamaica Building Society, Scotia Investments Limited, Scotia Jamaica Life Insurance Company Limited and Scotia General Insurance Agency Limited) and those living in the same household of each and their immediate families (spouses, parents, children and siblings and their respective spouses).

Customer must be an existing **ScotiaMINT and/or ScotiaELEVATE** policyholder for at least 12 months and have maintained 12 months consecutive minimum Pre-Authorised Payments (PAP). Current **ScotiaMINT** and **ScotiaELEVATE** policies will be considered providing they have met the minimum requirements as established in this document.

Eligible customers who have a **ScotiaMINT** or **ScotiaELEVATE** Insurance policy and have met the conditions will have the chance to win a scholarship One (1) Tertiary/Secondary Scholarship valued at \$150,000 JMD offered in each branch.

To be eligible for this scholarship the policyholder must have maintained 12 months consecutive minimum Pre-Authorised Payments as follows:

- J\$7,000 or more monthly premium to Scotia Insurance policy.

HOW TO QUALIFY FOR SCHOLARSHIPS

Existing **ScotiaMINT and/or ScotiaELEVATE** Insurance customers who have maintained the minimum monthly Pre-Authorised Payments may apply for the scholarship. Application forms are available in branches or on the Scotia Jamaica Life Insurance Company Limited website at jm.scotiabank.com/sjlic/products-and-services/scotiamint.html. The scholarship recipient will be chosen by way of random draw based on applications submitted.

Once selected applicants must state the beneficiary of the scholarship at this time **and submit a letter of acceptance (in the case of new students) or a transcript (in the case of returning students). The beneficiary of the scholarship can either be the policyholder or the policyholder's child / beneficiary.**

CONDITIONS

- To be confirmed, winners will be required to provide proof of their age (passport / birth certificate), proof of ownership of the policy that has won, and complete an Affidavit of Eligibility Prize Acceptance and Release.
- To claim the prize, the winner must have maintained 12 months minimum Pre-Authorised Payments on their ScotiaMINT or ScotiaELEVATE Insurance policy with Scotia Jamaica Life Insurance Company Limited at the time of the draw.
- Winner must provide consent for Scotia Jamaica Life Insurance Company Limited to obtain their name, address and other contact information for the purpose of administering this Promotion and for other uses by Scotia Jamaica Life Insurance Company Limited as permitted by applicable law. By agreeing to accept the prize, winners and their respective representatives or Guardians consent to being published on social media or other digital and print media sources in connection with their participation in the scholarship without compensation.
- Customers who choose to surrender their ScotiaMINT or ScotiaELEVATE Insurance prior to the end of the promotional period and have not maintained 12 months minimum Pre-Authorised Payments on their Scotia Insurance policy at the time of the draw will not qualify for the contest.
- Scotia Jamaica Life Insurance Company Limited reserves the right to void any and all entries of an entrant who the company believes has attempted to tamper with or impair the administration, security, fairness or proper play of this promotion – with the consent of the Betting Gaming and Lotteries Commission.
- This promotion is subject to all applicable laws of Jamaica.
- To be confirmed as a winner, winners must complete the test of skill below correctly on the application form before submission.

“Scotia Insurance S_o t _ a H _ a _ s t _ r _ Promotion” and sign an Affidavit of Eligibility/Prize Acceptance and Release.

Failure to accurately complete the **“Test of Skill”** will render the customer ineligible to claim the prize.

Scotia Insurance®
Scotia Headstart Scholarship
Give them an opportunity to succeed

You could **win a scholarship** valued at **\$150,000** from your branch.

TERMS & CONDITIONS

PRIZES

Eligible clients who have a ScotiaMINT and/or ScotiaELEVATE Insurance will have the chance to win a scholarship towards education as follows:

One (1) Tertiary/Secondary Scholarship valued at \$150,000 cash offered in each branch.

These are to be awarded by way of policyholder applying for a scholarship. All ScotiaMINT and/or ScotiaELEVATE Insurance policyholders that met the conditions will be eligible to apply for the scholarship.

Application forms are available in branches and online. All respective branch entries are placed in the drum for prize drawing. This is repeated for a winner to be selected from each branch location. Clients who have not maintained their minimum monthly PAP of J\$7000, or who have not submitted all the required documents, will be disqualified.

CONDITIONS FOR RECEIVING SCHOLARSHIPS:

- Cash award of Scholarships are designed to cover one (1) academic year.
- Tertiary/Secondary school scholarship awardees cannot be in their last year of study and must provide an acceptance letter (in the case of new students) or transcript (in the case of returning students) at the time of application
- Cash award may be used to cover the cost of tuition, books or uniforms.
- In the event that the winner has already paid the costs of tuition, books or uniforms, winner will be reimbursed upon provision of legitimate receipts totalling cash award amount.
- The recipient of the scholarship can either be the policyholder, the policyholder's child or a beneficiary named under the insurance policy who is a student.
- Award is non-transferable except where awardee is the policyholder's child or beneficiary.
- Winners may not re-apply for any future awards.

Prizes are subject to change at the discretion of the Bank with the authorization of the Betting Gaming and Lotteries Commission and must be accepted as awarded. No children under the age of 18 are permitted to participate in this promotion. In instances where the awardee is under 18, the adult named on the policy will receive the award on behalf of the child.

METHOD OF SELECTON OF WINNERS

From each branch's entry submissions, the winner will randomly be selected. One winner and two back up winners will also be selected as per below:

- August 17, 2026 – 1st Prize winner & 2 backup winners

From each branch's entry submissions, 1st entry drawn will be grand prize winner of \$150,000, two back up winners will be drawn and contacted if 1st Prize winner is unavailable to collect the prize.

Winner will be notified by telephone and within five (5) business days from the date of the draw. We will attempt to contact each winner via telephone five times within the business day. If the winner cannot be contacted by telephone within five (5) business days at a number on the Scotia Insurance records then the 1st back-up winner will be contacted for prize. However, if the 1st back up winner cannot be contacted by telephone within five (5) business days at a number on the Scotia Insurance records then the 2nd back-up winner will be contacted for prize.

The winner will forfeit prizes not collected within fifteen (15) business days after the winner have been duly notified, without any subsequent compensation to them. Only the winner will be able to accept his/her prize. Unclaimed prizes will be retained for another promotion.

The winner's name may be published in the media. Winner must agree to the use of his/her photograph without compensation in any related publicity by the Bank. Winner will be responsible for any taxes not explicitly stated as part of their prize. Winner's refusal to have their photo taken and published in the media will in effect serve to forfeit their prize and another winner will be chosen. The beneficiary is not required to participate in any promotional advertising unless he/she provides written consent.

PROMOTIONAL PERIOD

July 13 – August 10, 2026

PRIZE DRAW: August 17, 2026

Prize draw will be held on August 17, 2026 at 11:00 a.m. at the Scotia Centre branch, Scotia Centre building, Duke and Port Royal Street, Kingston.

Authorized under section 58(3) of the Betting, Gaming and Lotteries Act.