

# Advans “Aha Yε Dε” Promo

## About the Campaign

The campaign is built on the idea that consistent savings bring bigger opportunities. By saving more, you increase your chances of winning amazing rewards – from household appliances to a fully paid trip to Dubai!

## Who Can Participate?

- Both new and existing customers
- Holders of Current and Savings Accounts (CASA)

## How to Qualify?

- ✓ Deposit and maintain a minimum of **GHS 500** to qualify.
- ✓ Every additional GHS 500 = 1 entry (e.g., GHS 1,000 = 2 entries, GHS 5,000 = 10 entries).
- ✓ The higher your savings, the higher your chances!

## What's in It for Customers?

*Win exciting prizes including:*

- A fully paid trip to Dubai (2 nights).
- 55-inch UHD Smart Televisions.
- Refrigerators, rice cookers, sound systems, and more!

✨ The more you save, the higher chance to win.

## How New Customers Can Join

Simply visit the nearest Advans Savings & Loans branch, open an account, deposit GHS 500 or more, and start your journey towards winning big.

**Promo runs from 1<sup>st</sup> September – 31<sup>st</sup> December 2025.**

**Start saving today with Advans Savings & Loans and stand a chance to enjoy Aha Yε Dε Promo.**

The Aha Y3 D3 Promo (“the Promotion”) is a special loyalty campaign organized by Advans Savings and Loans to reward both new and existing customers for their commitment to saving. By participating in this Promotion, customers have the opportunity to win exciting prizes by maintaining and growing their savings over the campaign period.

2.1 The Promotion is open to all Advans Ghana's account holders who are duly registered businesses or individuals, subject to KYC verification.

2.2 To participate, Customers are required to have an active Advans Ghana Savings or Current account.

3.1 Customers must save and maintain a minimum balance of GHS 500 or more in their eligible account during each month of the Promotion Period.

3.2 Only deposits in multiples of GHS 500 will qualify for rewards (e.g., GHS 500, GHS 1,000, GHS 1,500, etc.).

3.3 Accounts must remain active and in good standing, with no defaults on any loans or other obligations to Advans Savings and Loans, throughout the Promotion Period.

4.1. The promotion runs from 1st September to 31st December 2025.

4.2. Only deposits made and maintained within this period will qualify

- 5.1. Eligible customers who meet the participation criteria will stand a chance to win prizes during the Promotion.
- 5.2. Rewards are assured for qualifying customers as communicated.
- 5.3. The type, value, and distribution of prizes are at the sole discretion of Advans Savings & Loans and may be subject to change without prior notice.

**6.1** Winners will be selected from among all qualifying customers and announced at the end of the Promotion Period.

**6.2** Advans Savings and Loans will notify winners using the contact details (phone number or email) linked to their account.

**6.3.** If a winner cannot be reached within five (5) working days of the announcement, Advans Savings and Loans reserves the right to select an alternate winner.

**7.1** Advans Savings and Loans reserve the right to amend, suspend, or terminate the Promotion or these Terms and Conditions at any time without prior notice.

**7.2.** Prizes are non-transferable and cannot be exchanged for cash or any other consideration.

8.1 By participating in the Promotion, customers agree that their personal data may be collected, processed, and used by Advans Savings and Loans for the purposes of administering the Promotion and for related promotional activities.

8.2 All personal data will be handled in accordance with the Data Protection Act, 2012 (Act 843) of Ghana and the Advans Savings and Loans Privacy Policy.

8.3 Customers have the right to access and request correction or deletion of their personal data held by Advans Savings and Loans.

9.1 Any disputes arising from or in connection with this Promotion shall be resolved amicably between the customer and Advans Savings and Loans.

9.2 If a dispute cannot be resolved amicably, it shall be referred to the appropriate regulatory body or court of competent jurisdiction in Ghana.

10.1 The Promotion is subject to all applicable laws and regulations of the Republic of Ghana, including but not limited to those issued by the Bank of Ghana and the Data Protection Commission.

10.2 Advans Savings and Loans reserve the right to disqualify any participant who is found to be in breach of these Terms and Conditions or any applicable law or regulation.

**11.1 Participation in this Promotion constitutes acceptance of these Terms and Conditions.**

11.2. Advans Savings and Loans shall not be liable for any loss, damage, or injury suffered or sustained (even if caused by negligence) as a result of accepting and/or using a prize, except for any liability which cannot be excluded by law.

For inquiries or support, please contact Advans Ghana via 0800 355 355.

These Terms and Conditions are governed by the laws of the Republic of Ghana.

**Customer Name/Signature**

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## ADVANS STAFF

Signature/Stamp.....

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