ASO Savings "Save2Win" Raffle OFFICIAL RULES

- ELIGIBILITY: The Save2Win is open only to ASO Savings & Loans, Plc. (also known as 'ASO') Customers who have ASO Savings accounts and who:
 - 1. Select a Promo Savings Contribution level (Tier 1, Tier 2 or Tier 3) and,
 - 2. Maintain the minimum CONSECUTIVE monthly contributions for the tier level for the duration of the promotion period
 - a. Tier 1: Minimum monthly contribution N10,000.00
 - b. Tier 2: Minimum monthly contribution N50,000.00 or
 - c. Tier 3: Minimum monthly contribution N100,000
 - 3. Customers who sign on for the promo period in Month 2 or Month 3 will have to contribute the cumulative balance up to that period. For example, a customer who wishes to join the promo in month 3 at the Tier 1 level will have to contribute N10,000 x 3 = N30,000 to be eligible for the promo. Customers are then expected to make consecutive monthly contributions thereafter.
 - 4. Customers who join at month 4, 5 and 6 will be eligible for subsequent raffle draw.
 - Employees of ASO Savings & Loans, management, directors, officers, affiliates, representatives, agents, subsidiaries, advertising and promotion agencies and immediate family members and/or those living in same household of each are not eligible.
- HERE'S HOW IT WORKS: During the promotional period (March 4 2015

 February 05, 2016),
 Consumers can enter the raffle by following the steps listed below:

Step #1: Open any one of our Savings Account products (ASO Regular Savings, ASOPlus, ASO Flourish, ASO *My House* (Opal, Pearl, Ruby or Black Diamond) with your MINIMUM MONTHLY CONTRIBUTION (based on your identified Promo Savings level).

If you already have a savings account, you will be required to make contributions to your account by maintaining the minimum monthly INCREMENTAL & CONSECUTIVE contributions during the promotion period plus your account balance as at 12:00am on March 4, 2015.

Any withdrawals you make cannot be below your cumulative monthly contributions (based on the promo tier level)

Step#2: The savings account must be opened/approved by ASO Savings. If approved for a new account, you will receive a confirmation SMS text and subsequent account information (account number, account manager). Customer must receive account number details.

Step#3: Pre-qualification raffle pulls of all eligible customers will be conducted after 6 months (per Tier level). This is a random selection that is computer generated. Only the selected customers who the make their monthly consecutive contributions will be eligible for the raffle draw(per Tier level).

Step#4: ELIGIBILITY RULES:

- Only the customers who make minimum <u>consecutive</u> monthly contributions (for their promo tier level) during the promotional period will be eligible for the raffle draw. <u>Customers who miss</u> a monthly contribution during the promo period are not eligible for the raffle draw
- Customers who sign on for the promo period in Month 2 or Month 3 will have to contribute the <u>cumulative</u> balance up to that period. For example, a customer who wishes to join the promo in month 3 at the Tier 1 level will have to contribute N10,000 x 3rd month = N30,000 to be eligible for the promo.
- Customers who join at month 4, 5 and 6 will be eligible for the <u>subsequent</u> raffle draw.
- Customers are only eligible for the raffle draw prize tied their Tier level
 - Customers in Tier 1 who maintain the minimum monthly contribution are eligible for the Tier 1 raffle draw
 - o Customers in Tier 2 who maintain the minimum monthly contribution are eligible for the Tier 2 raffle draw
 - o Customers in Tier 3 who maintain the minimum monthly contribution are eligible for the Tier 3 raffle draw
- Customers who make multiple contributions tied to more than one tier level will
 only be eligible for the lower tier level.