



Terms and Conditions – Sovereign Discount Card, Gibraltar membership

Sovereign Gibraltar (“**Sovereign**”) (which term shall, where the context admits, include Sovereign Trust Gibraltar (Limited); Sovereign Pension Services (Gibraltar) Limited; Sovereign Insurance Services Limited; Sovereign Asset Management; Sovereign Fiduciary Services Limited and Sovereign Tax Services and all other subsidiary companies of The Sovereign Group), whose registered offices are at Sovereign Place, 117 Main Street, Gibraltar, GX11 1AA, P.O. Box No. 564, manages the operation, distribution and marketing of the Sovereign Discount Card Programme. The issuance of a discount card, as part of the Sovereign Discount Card, Gibraltar Programme membership (the “**Membership**”), is a transaction between you and Sovereign and you hereby agree to be bound by the terms and conditions set out below.

1. The Membership entitles you:
 - 1.1 to claim discounts, promotions and other member benefits (“**Member Benefits**”) from persons, and/or entities and/or businesses that may from time to time elect to partner with Sovereign in providing any of the Member Benefits to the Members (“**Participating Business Partners**”); and
 - 1.2 to receive the Sovereign Discount Card, Gibraltar Programme, which entitles you to the above benefits.

2. The Membership is open to any individual over the age of 16 years old, upon becoming and for so long as they remain:
 - 2.1 an active employee of Sovereign; or
 - 2.2 a client of Sovereign; or
 - 2.3 an active employee of any Participating Business Partner

(any individual meeting the requirement set out in 2.1-2.3 above shall be referred to as a “**Member**”).

3. It is advisable that, prior to making any purchase from a Participating Business Partner, you view our website (<https://www.sovereigngroup.com/gibraltardiscountcard/>) to ensure that there has not been any changes to the Member Benefits offered through the Membership, which may occur from time to time, including the potential withdrawal of any benefit forming part of the Member Benefits. Sovereign is not responsible for any losses whatsoever incurred by any Member in respect of any transactions with the Participating Business Partners.

4. The Participating Business Partners are not within the control of Sovereign. Sovereign is not responsible for these organisations in any way and do not endorse, unless otherwise stated, any of the goods or services which they may provide.

- 5.** Any Participating Business Partner may, subject to providing Sovereign with a minimum of one week notice, withdraw their involvement with the Sovereign Discount Card, Gibraltar Programme.
- 6.** Sovereign Discount Card, Gibraltar remains the property of Sovereign at all times, however, you are entitled to maintain possession of the Card during your period of Membership. You may not sell or otherwise transfer ownership of your Membership (or purport to do so) to another person at any time.
- 7.** Membership and the use of any of the Member Benefits shall be for the Member only and any Member allowing any other person use of their card may have their Membership revoked.
- 8.** The fact that a person is a member of the Sovereign Discount Card, Gibraltar Programme does not confer upon such Member any rights in, or to the name Sovereign or any other intellectual property rights that may belong to Sovereign or the Sovereign Discount Card, Gibraltar Programme scheme from time to time.