**Fidelity 2020 SME Spotlight 2.0**

**Terms and Conditions**

1. The Promoter is Fidelity Bank Plc, whose registered office is situated at No. 2 Kofo Abayomi street, Victoria Island, Lagos state.
2. The Fidelity SME Spotlight 2.0 Initiative is open to only residents of Nigeria aged 18 years and above. This EXCLUDES employees of Fidelity Bank Plc.
3. For the purpose of this initiative, a **Small Business** is a business that has a maximum of 10 staff and makes less than N50m annual turnover. The Applicant MUST be following @fidelitybankplc on Instagram, Twitter and Facebook at the time of making the nomination for it to be eligible.
4. There shall be no entry fee whatsoever nor ticket purchase required to participate in the Fidelity SME Spotlight 2.0 Initiative
5. By participating in this contest, Applicant has accepted to be bound by these terms and conditions and gives Fidelity Bank the right to use their name/likeness in publicizing this initiative.
6. All 15 finalists who emerge in this contest give Fidelity Bank the right to use their name/likeness in publicizing this initiative and any or all other SME related campaigns or initiatives.
7. Only one entry would be accepted per Applicant. Multiple entries from the same Applicant would attract disqualification of the Applicant.
8. No responsibility shall be accepted for entries not received by the Promoter for whatever reason.
9. The Promoter reserves the right to cancel the initiative or amend the terms and conditions of the competition without notice in the event of a catastrophe, excessive malpractices, war, civil or military disturbance, breach of any applicable law or regulation or any other event beyond the Promoter’s control. However, the Applicant may be communicated of any changes to the contest by the Promoter within a reasonable time.
10. Any Applicant found to be engaged in malpractices during the period of this contest or at any other time within the duration of the contest shall be disqualified.
11. The initiative would run for a period of 15 days commencing from November 17, 2020 to December 01, 2020.
12. Fidelity Bank shall have the right, at its sole discretion and at any time, to change or modify these terms and conditions, such change shall be effective immediately upon posting to the Promoter’s webpage or social media timeline.
13. Fidelity Bank Plc reserves the right to cancel the initiative if circumstances arise beyond its control.