

Terms and Conditions for the Zambia National Commercial Bank Plc

"Transact, Save and Win" Campaign

The following Terms and Conditions apply to the **Transact, Save and Win with Zanaco** By participating in the Campaign, customers are deemed to have read, understood and accepted the Terms and Conditions as set below.

1. ORGANIZATION & DURATION

- 1.1. Zanaco has organized a transactional and deposit campaign (hereinafter called the **Transact, Save and Win** campaign).
- 1.2. The campaign will run from 4th September to 30th November 2026.
- 1.3. Zanaco employees will not be eligible to win any prizes in the campaign.
- 1.4. Relatives of Zanaco employees will be eligible to participate in the campaign as they are considered independent Zanaco customers.
- 1.5. However, if the account held is a joint account with a Zanaco member of staff, the entry will not be valid by virtue of the member of staff being a joint holder of the account.
- 1.6. No dormant accounts will be considered in the Campaign. Customers must have an activate account and complete the specified transactions to be eligible to win.
- 1.7. The draw process, from entries review to actual draw will be monitored by Zanaco's Internal Audit team for compliance purposes.
- 1.8. Draws will be done internally using an approved and verified drawing system which will randomly select the winners.
- 1.9. There will be no live draws.

2. ELIGIBILITY AND ENTRY

- 2.1. To enter the Campaign, participants must have one of the following Zanaco Accounts
 - Preferred Current Account
 - Preferred Plus Current Account
 - Preferred Savings Account
 - Zanaco Aspire Account
 - Zanaco Aspire Plus Account
 - Sure Save Account

- Xapit Convenience
- Xapit with Card
- Xapit without Card

2.2. To qualify for the monthly draw, within the campaign period, make any of the following transactions

- Cashout to other
- Cashout to self
- Bill Payments
 - Utilities
 - ZESCO
 - Tv Payments

through the following channels;

- Zanaco Mobile Banking *444#
- Zanaco Mobile Banking App
- Internet Banking
- Xpress Agents
- WhatsApp Banking

2.2.1. The Minimum value transaction to qualify for the Monthly draws is;

- Bill Payment; ZMW250
- Cashout; ZMW 500

2.3. To qualify for the Grand Prize draw customers must;

- For Xapit Convenience, Xapit with Card, Xapit without Card accounts deposit a minimum of ZMW 1,500 and maintain the new balance for the period of the campaign.
- For Preferred Current, Preferred Plus Current, Preferred Savings Account, Zanaco Aspire, Zanaco Aspire Plus Account, Sure Save accounts deposit a minimum of ZMW 5,000 and maintain the new balance for the period of the campaign.

3. MECHANICS AND SELECTION OF WINNERS

3.1. There will be two types of draw for the duration of the campaign - the monthly draws and the Grand Draws

- The total number of Winners in the Monthly Draw will be 20 each month, for a total of 60.
- There will be one Grand Prize Winner at the end of the competition cycle.

4. PRIZES

- 4.1. The Grand Prize winner in the Grand Draw will receive a prize of a Brand new Toyota Hilux
- 4.2. The monthly draw winners will receive a trolley dash valued at ZMW 5,000.00
- 4.3. Prizes are non-transferrable i.e. Zanaco will not award any prize to any other person other than the owner of the qualifying account drawn in the campaign.

5. NOTIFICATION OF WINNERS AND PRIZE DISBURSEMENT

- 5.1. Upon verification of the list of winners for each draw, winners will be notified of their prize by an authorized member of staff from Zanaco via telephone call.
- 5.2. Zanaco will not be liable for undelivered telephone calls due to change of contact numbers by customers or any other reason not attributable to Zanaco.
- 5.3. By accepting the prize, the customers agree to Zanaco's use of their images and names in Zanaco's communication, awareness and publicity for the Campaign and other matters incidental to the Campaign.

6. OTHER TERMS AND CONDITIONS

- 6.1. The official marketing communication channels for the campaign will be SMS, emails, social media, radio, digital billboard and print, and TV.
- 6.2. Customers will not be required to send any information or money to claim their prize. Any requests for information such as Internet Banking Passwords, Mobile Banking PINs, Deposit of funds into specific accounts or links to win a prize from Zanaco must be deemed as fraudulent and should be reported to Zanaco immediately.
- 6.3. The prizes, once announced, cannot be returned or exchanged.
- 6.4. The Bank may nullify any prize to any participant in the event of fraud, dishonesty or non-eligibility under these Terms and Conditions.
- 6.5. The Bank reserves the right to amend and adjust the campaign format and timings as deemed fit and shall communicate the same as necessary.
- 6.6. Although Zanaco has used reasonable efforts to ensure that all information and materials relating to the campaign are accurate, Zanaco will not be liable for any inaccuracy or errors in such information and/or material.

6.7. Zanaco, its agents and sub-contractors will also not bear responsibility for any loss or damage to a participant, whether caused by self or any third party, arising from:

- Matters outside the control of Zanaco, its agents and sub-contractors including but not limited to force majeure events such as acts of God,
- Any loss of funds due to customer failure to adhere to personal information safety. Customers are advised that Zanaco will never, at any point during or after the campaign request for details relating to customer card information. As such, customers are reminded to always keep their PIN secret, never share card details with anyone and not to let their card out of sight.
- Where online transactions apply, customers are advised to use their cards only on sites they know to be secure.

6.8. In case of any queries or concerns on the campaign, customers are advised to reach our Contact Centre by dialling 5000 or emailing customerservice@zanaco.co.zm.

6.9. Customers are automatically eligible for the draws subject to meeting the minimum eligibility and if drawn as winners, agree to be bound by these Terms and Conditions, which will be subject to interpretation by the organizers whose interpretation shall be final and binding.

6.10. The Campaign remains subject to the provisions of The Betting Control Act Laws of Zambia and any disputes arising shall be resolved in accordance with the provision of the Act.

6.11. If any provision of these Terms and Conditions is held by any Court or other competent authority to be void or unenforceable in whole or in part, the other provisions of these Terms and Conditions and the remainder of the affected provisions shall continue to be valid.

6.12. The Bank reserves the right to suspend or terminate the campaign or amend, modify or change the terms and conditions at any time.

CAUTION: *The Bank does not require participants to send cash, airtime credit, share PIN or card details or other consideration to receive any of the prizes and will not be responsible for any loss or damage incurred by any person who fails to pay heed to this notification.*