



Terms and Conditions for the Zambia National Commercial Bank Plc (Zanaco) "KYC UPDATE AND WIN CAMPAIGN"

The following Terms and Conditions will apply to the "KYC UPDATE AND WIN CAMPAIGN" (the Campaign). 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 KYC remediation (hereinafter called the KYC REMEDIATION CAMPAIGN).
- 1.2. The Campaign will run from 7th April to 17th June 2025.
- 1.3. Zanaco employees will not be eligible to win 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. Dormant accounts will be considered in the Campaign
- 1.6. The draw process, from entries review to actual draw will be monitored by Zanaco's Internal Audit team for compliance purposes
- 1.7. Draws will be done internally using an approved and verified drawing system which will randomly select the winners
- 1.8. There will be no live draws.

2. ELIGIBILITY AND ENTRY

- 2.1. To participate in the Campaign, participants must
 - 2.1.1. Within the Campaign period, once a customer receives a message to remediate their KYC details;
 - Customer will have successfully updated their KYC through a Direct Sales Agent or directly through the Self-service portal, <https://kyc.zanaco.co.zm/digitalkyc/selfUploadKYC>
 - Transact on the account after successful KYC remediation. Qualifying transactions are Bill payments, Deposits, ATM Card withdrawals, Xpress Card Withdrawals, Cash Outs, internal transfers & Bank to Wallet transfers,



3. MECHANICS AND SELECTION OF WINNERS BY DRAWS

3.1. There will be Weekly draws conducted throughout the Campaign period.

3.1.1. The total number of Winners in the Weekly draw will be Ninety (90).

- Customers receive an SMS urging them to update their KYC details.
- Customer will be required to successfully upload the correct details using the web portal.
- Once remediation is complete, the customer is required to perform a transaction using their account to enter the draw.

3.1.2. Customers who win in weekly draws will be ineligible to win in subsequent weekly draws.

4. PRIZES

4.1. Winners in the weekly draw will receive a prize of ZMW 500, to be credited directly to their Zanaco account.

4.2. The total schedule of Prizes is ZMW 45,000

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. By accepting any prize in the campaign, the Customer consents to have their names and other details published on Zanaco online platforms and daily newspapers of wide circulation as a way of announcing winners in the Campaign as well as promoting the campaign.

6.2. the official marketing communication channels for the Campaign will be SMS, emails, social media, radio, digital bill board and print.



- 6.3. Customers will not be required to send any information to claim their prize. Any requests for information such as Internet Banking Passwords, Mobile Banking PINs, Deposit of funds into specific accounts or links in order to win a prize from Zanaco must be deemed as fraudulent and should be reported to Zanaco immediately.
- 6.4. The prizes once announced, cannot be returned or exchanged.
- 6.5. The Bank may nullify any prize to any participant in the event of fraud, dishonesty or non-eligibility under these Terms and Conditions.
- 6.6. the Bank reserves the right to amend and adjust the campaign format and timings as they deem fit and shall communicate the same as necessary.
- 6.7. 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.
- 6.8. Zanaco, it's 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:
 - 6.8.1. Matters outside the control of Zanaco, it's agents and sub-contractors including but not limited to force majeure events such as acts of God,
 - 6.8.2. 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.
- 6.9. In case of any queries or concerns on the Campaign, customers are advised to reach our Contact Centre by dialing 5000 or emailing customerservice@zanaco.co.zm.
- 6.10. 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.
- 6.11. 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.
- 6.12. 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.

6.13. 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.