

Terms and Conditions for the Zambia National Commercial Bank Plc (Zanaco) WIN A SCHOOL BUS COMPETITION.

The following Terms and Conditions apply to the Zanaco WIN A SCHOOL BUS COMPETITION. By participating in the competition, customers are deemed to have read, understood and accepted the Terms and Conditions as set below.

1. Organization, Duration, Eligibility and Entry

- a) Zanaco has organized a WIN A SCHOOL BUS competition. Only schools and pupils of grades 1 to 12 are eligible.
- b) The competition will run from 1st January to 30th April 2024
- c) Zanaco staff nor schools owned or controlled by Zanaco Staff not be eligible to win any prizes in the competition.
- d) Relatives of Zanaco employees will be eligible to participate in the competition as they are considered independent customers from Zanaco
- e. 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.
- f) No dormant accounts will be considered in the competition.
- g) The draw process, from entries review to actual draw will be monitored by Zanaco's Internal Audit team for compliance purposes
- h) Draws will be done internally using an approved and verified drawing system which will randomly select the winners
- i) There will be no live draws.

To participate in the competition, participants must:

For the Schools

- 1. Be a holder of an active Zanaco Account in the Business Banking [SME] segment.
- 2. Collect school fees via Bill Muster on Zanaco Xpress, Airtel Money or MTN MoMo in a particular one-month period for them to be entered into the draw for that particular period. 25% or more of their school fees collections into their Zanaco account should be via any of the mentioned Bill Muster channels.

FOR THE PARENTS/GUARDIANS

1. Pay school fees via Bill Muster on Zanaco Xpress, Airtel Money or MTN MoMo in a particular period for them to be entered into the draw for that particular period.

FOR THE PUPILS (THOSE THAT TRANSACT)

1. Pay school fees via Bill Muster on Zanaco Xpress, Airtel Money or MTN MoMo in a particular one-month period for them to be entered into the draw for that particular period.

All customers meeting the criteria above will be entered into monthly draws and subsequently the Grand Draw.

Eligible customers will also stand a chance to win various prizes in the monthly draws.

2. Campaign Mechanics, Selection of Winners and Prizes.

a. Each customer meeting the criteria will be entered in the monthly draw. Every school fee payment made via Bill Muster on Zanaco Xpress, Airtel Money or MTN MoMo accords the customer one entry into the draw.

b. Winners in the periodical draws will stand a chance to win prizes as follows;

Prizes	SCHOOLS	DRAW 1 (Jan)	DRAW 2 (Feb)	DRAW 3 (Mar)	DRAW 4 (Apr)
		Number of winners per draw			
	Solar panels + installation for the school as back-up power source	1	Nil	1	2
	ZMW20,000 Bookworld voucher for school stationery	3	3	3	5
	School Bus	Nil	Nil	Nil	1
		Number of winners per draw			
	PARENTS/GUARDIANS	Number of winners per draw			
	100% refund on school fees	10	10	10	20
		Number of winners per draw			
	PUPILS	Number of winners per draw			
Flask	20	20	20	50	
Pens	20	20	20	50	
Notebook	20	20	20	50	
Backpack	20	20	20	50	

NOTES:

For every parent getting a school fee refund, their child(ren) automatically gets prizes in the "Pupil" category. Also note that the grand prize of the school bus is only applicable to the schools.

The Monthly Draw will be based on the previous month's data/entries. i.e Draw 1 that will be done in February, 2024, will be based on January, 2024 entries, Draw 2 to be done in March, 2024, will be based on February, 2024 entries and so on.

3. Notification of winners and prize disbursement

- a. Upon verification of the list of winners for a respective draw, winners will be notified of their prize by an authorised member of staff from Zanaco via telephone call.
- b. Zanaco will not be liable for undelivered messages due to change of contact numbers by customers or any other reason not attributable to Zanaco.
- c. Upon receipt of confirmation of prize winning, winners are encouraged to share their picture and news on various personal social media platforms and tag Zanaco.
- d. By participating in the draw and accepting the prize, the customers agree to Zanaco's use of their images and names in Zanaco's communication, awareness and publicity on the campaign.

4. Other Terms and Conditions

- a. The official communication channels for the competition will be by partner schools, SMS, emails, social media, radio, digital bill board and print.
- b. Customers will not be required to send any information to win. 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.
- c. Customers (parents and students) will be required to present their IDs to claim the prize as a part of the verification process.
- d. The prizes once announced, cannot be returned or exchanged.
- e. The Bank may nullify any prize to any participant in the event of fraud, dishonesty or non-eligibility under these Terms and Conditions.
- f. The Bank reserves the right to amend and adjust the competition format and timings as it deems fit and shall communicate the same as necessary.
- g. Although Zanaco has used reasonable efforts to ensure that all information and materials relating to the competition are accurate, it shall not be liable for any inaccuracy or errors in such information and/or material.
- H. 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:
 - 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,

- 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. Any communication being lost or not properly received, registered or recorded arising from incorrect or non-updated customer records.

h. 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

i. 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.

j. The Promotion 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.

k. 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.

l. The Bank reserves the right to suspend or terminate the competition 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.