



## Terms and Conditions for the Zambia National Commercial Bank Plc (Zanaco) “15K For You” Campaign

The following Terms and Conditions apply to the 15K For You 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 an asset campaign (hereinafter called the 15K For You Campaign).

1.2. The Campaign will run from 1<sup>st</sup> September 2025 to 31<sup>st</sup> March 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 activate their account to be eligible to apply for a loan.

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 participate in the Campaign, participants must

2.1.1. Within the campaign period, open a Zanaco current account of the following types:

- Zanaco Aspire account
- . Preferred Current account



. Private Premium account

. Private Priority account

OR

2.1.2. Be an existing holder of a Zanaco Account of the following types

. Zanaco Aspire account

. Preferred Current account

. Private Premium account

. Private Priority account

2.1.3 Within the campaign period be a salaried employee of Institutions that hold a signed Memorandum of Understanding (MOU) with Zanaco or have a borrowing understanding with the Bank.

2.1.4 Based on the above qualifying accounts, both new and existing, successfully apply for and receive a loan disbursement.

2.1.5 Based on the above qualifying accounts, both new and existing, receive at least one (1) salary credit on the account at the time of applying for the loan.

### **3. MECHANICS AND SELECTION OF WINNERS BY DRAWS**

3.1. There will be one type of draw for the duration of the campaign – Monthly Draws

3.1.1. There will be two Draws each month corresponding to each entry criterion, (a draw relating to New Accounts and another relating to Existing Accounts) for the months of September, October, November and December of 2025 and January, February and March of 2026.

3.1.2. The total number of Winners in the monthly draw will be ten (10). 5 Winners shall be drawn in the draw relating to New Accounts, and 5 Winners in the draw relating to Existing Accounts.

3.1.3. Customers who open a qualifying account will only be eligible to be entered into the monthly draw after they receive at least one salary credit in the account opened.

3.1.4. Customers with already existing accounts will be entered into the monthly draw for the month in which they applied for and received their loan.

3.1.5. Customers who win in a monthly draw will be ineligible to win in subsequent monthly draws.



#### 4. PRIZES

4.1. Winners in the monthly draw will receive a prize of ten percent (10%) of their borrowed amount up to 15,000ZMW, to be credited directly to their Zanaco account.

4.2. Note that images used in the campaign are for illustrative purposes only.

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 billboard and print and TV.

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 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, 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:

6.8.1. Matters outside the control of Zanaco, its 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.

6.8.3. 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.

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](mailto: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.

