

LEARN, WIN & SHINE CAMPAIGN TERMS & CONDITIONS

At ZNBS, we believe you deserve a Prize for growing and maintaining your deposits with us. Hence, we are happy to bring you the **LEARN, WIN AND SHINE** Deposit Mobilization Campaign.

1. Campaign duration

Six (6) Months

2. Eligibility

You qualify to participate in this limited time offer if you meet the following criteria:

a) Institutions

- Be a New to Bank Institutional Client.
- Be an Existing to Bank Institutional Client

b) Individual Clients

- Parents and Guardians who open ZNBS Smart Kids Account

3. Criteria for entering the draws

a) Institutions

- New to Bank Institutional Clients must:
- open a School/Institutional Account with ZNBS.
- register and be actively onboarded on the School Pay platform.
- Maintain a minimum average balance of ZMW 200,000 over the campaign period.
- Existing (ETB) Learning Institutions must
- increase and maintain an average account balances of at least ZMW 200,000 during the campaign period.

b) Individual Clients

- New to Bank Individual Clients must:
- Open a ZNBS Smart Kids Account
- maintain a minimum average balance of ZMW 2,500 during the campaign.
- Existing (ETB) Individual Clients must:
- increase and maintain average account balances of at least ZMW 2500 during the campaign period.

4. Prizes

Stakeholder	Institutional Clients	Individual Clients
Grand Prize	16-Seater Bus	Alternative Power Package worth (ZMW150,000)
1 st Run Up	Alternative Power Package worth (ZMW200,000)	Alternative Power Package Worth (ZMW75,000)
2 nd Runner Up	Alternative Power Package worth (ZMW100,000)	None
Monthly Prizes	None	Five (5) tuition scholarships valued at ZMW 10,000 each.

5. Notification of winners and awarding of prizes

- Upon verification of the list of winners, winners will be notified of their prize by an authorized member of staff via:
- Email
- ZNBS Facebook Page or,
- SMS to the number provided to us at account opening.

Note: Only email addresses and phone number provided to us will be used to notify the winners

- ZNBS will not be liable for undelivered messages due to change of contact details by customers or any other reason not attributable to the Bank.

- Prizes are neither transferrable to other persons nor exchangeable for cash.
- All prizes must be collected within three (3) months after the campaign ends. If the winner does not communicate or collect the prizes within the stipulated three (3) months, the prizes will be forfeited.

6. General Terms and Conditions

- In this Campaign, a client can only win a monthly prize once.
- The Society assumes no liability for any direct or indirect loss or damage of any nature in connection with a client's participation in this limited time offer (whether due to negligence, any expectations or otherwise).
- By participating in this limited time offer, the clients agree to be bound by these terms and conditions.
- With prior permission, some clients could also participate in activities aimed at promoting or advertising the campaign including the use of testimonials, images, video recordings, etc.; as these may be published on any platform that the Society deems fit. In such instances, participating clients will be asked to first sign consent forms.
- Where a client's image is used to promote this campaign, no compensation will be due to them as this will be treated as a voluntary participation.
- In an event that a participant is discovered not to be eligible after entry or the Society has a reasonable belief of this possibility whether before or after the monthly/grand draw, the Society reserves the right to withhold or cancel the prize.
- This Agreement, and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with the Campaign, shall be governed by, and construed in accordance with, the laws of Zambia.

- Directors, Partners, Agencies, representatives, employees, and family members of the employees of ZNBS and their subsidiaries are not eligible to participate in this campaign.
- ZNBS reserves the right to suspend the promotion or amend, modify, or change the terms and conditions at any time upon notification.
- 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. 8.