



TERMS & CONDITIONS

Official Rules:

- The competition is open to ZICB Mastercard debit card holders who are 18-years old or older.
- The promoter of this Competition is Zambia Industrial Commercial Bank (the “Promoter”) with the support of Mastercard.
- Ten winners will be drawn every fortnight during the Competition Period.
- Each winner will walk away with a Samsung A30 smartphone.
- All transactions effected a by way of a ZICB Mastercard branded debit card with a transaction value of K500 or above during the Competition Period will automatically be eligible to enter the Competition.
- Prizes will be handed over to the winners within 24 hours after the draw. Winners will have to collect their prize at the Promoter’s branches located at Central Park in Lusaka and ECL Mall in Kitwe. Winners outside these two towns will have the prizes couriered to them within 72 hours.
- The competition begins at 00:00:00 CAT on 14 October 2020 and finishes on the 24 December 2020 at 23:59:59 CAT. (“Competition Period”)
- The available prizes are fifty-nine (59) Samsung Galaxy A30.

To Enter:

- All the Promoters Mastercard debit cardholders qualify.
- All transactions types, both local and international, qualify i.e. online subscription, retail payment, POS, ATM withdraws etc.
- Automatic entry via debit card transaction(s) worth K500 or more during the Competition Period.
- Debit card transaction entries are not limited during the Competition Period, provided that minimum individual transaction amount is K500. Cardholders can therefore enter multiple times.
- A cardholder can only win once during the promo period.

Winner Selection:

- The Promoter will collect data on qualifying customers. The data will include amount spent, customer name, and mobile number.
- The data will be loaded into an IT platform which will randomly select the numbers.
- The process will be supervised by the Promoter’s appointed external auditors.
- Winners will be selected via a raffle draw that will be broadcast live on radio and video on social media platforms. Where necessary, winners will be announced in newspaper adverts.
- Winners will be notified by telephone, e-mail or newspaper adverts.
- Winners will have to produce either a Passport or NRC as well as their Mastercard
- Prizes CANNOT be collected by a third party.
- The Promoter’s and Mastercard employees, and directors, together with their spouses, are not eligible to participate in the Competition.
- Winners consent to feature in media materials (pictures, adverts, and videos) that will be produced, owned and used by the Promoter for promotion of its business.
- Winners hereby expressly consent to the Bank publishing and displaying materials of any information including but not limited to the names and photographs of the Winners for current and future advertising and promotional purposes in any manner the Bank deems appropriate.



Promotions Timeline and Winner Announcement:

Week Number	Week Start Date	Weekend Date	Winners Announcement Date	Prizes
1.	14/10/2020	28/10/2020	29/10/2020	10x Samsung Galaxy A30
2.	30/10/2020	04/11/2020	05/11/2020	9x Samsung Galaxy A30
3.	06/11/2020	18/11/2020	19/11/2020	10x Samsung Galaxy A30
4.	20/11/2020	02/12/2020	03/12/2020	10x Samsung Galaxy A30
5.	04/12/2020	24/12/2020	25/12/2020	20x Samsung Galaxy A30

No Liability:

- By entering this Competition, participants accept these terms and conditions together with the Official Rules, as stated and to participate in all activities aligned to the campaign/promotion.
 - These Terms and Conditions shall prevail in the event of there being any inconsistency between these Terms and Conditions and any information which may be mentioned in any electronic messages, or on the website, or communicated to participants in any other way ("competition information").
 - Participants further grant the Promoter the right to process and use their personal details for purposes of the Promotion and other promotional activities related to products and services of the Bank
 - The Promoter reserves the right to modify, suspend or terminate this Competition at any time, for any reason whatsoever, and without notice. Participants hereby waive any rights they may have and acknowledge that they will not hold any claim against the Promoter and/or any of its agents.
- Participants indemnifies and hold the Promoter and any of its agents harmless against any loses or damages (direct, indirect and/or consequential) that they may suffer as a result of taking part in this Competition.