



ZICB

Zambia Industrial Commercial Bank
(Registered Commercial Bank)

LETS MAKE BIG WINS HAPPEN CAMPAIGN TERMS AND CONDITIONS

Date these rules were first created: 22nd May 2023

Last updated: 9th August 2023

TERMS AND CONDITIONS

1. The campaign shall commence on 1st September 2023 and end on 31 December 2023. Zambia Industrial Commercial Bank reserves the right to extend the offer or cancel the offer at any time without notice.
2. Prizes: Eligible customers will stand a chance to win the prizes in the monthly draws as per Table 2.0 below.

Table 2.0.

Retail Banking			
Monthly Prizes	# Winners per month	Value of the voucher	Total # of Months
Shopping Voucher	5	1,000	3
Fuel Voucher	5	1,000	3
Grand prize			
All-expense paid Staycation for 5 people	1	50,000	1
MSME Banking			
Monthly Prizes	# Winners per month		Total # of Months
Fuel Voucher	10	2,000	3
Grand prize			
Green Energy Combo	1	75,000	1

3. Grand Prize: The grand prize for Retail clients is an all-expenses paid weekend getaway to The Radisson Blu Mosi-Oa-Tunya Livingstone Resort Hotel for a total number of 5 people and valued at over ZMW50,000. The grand prize for MSME clients is a Power generation solution valued around ZMW75,000. Additional terms and conditions shall apply to the prizes as follows:

3.1. There shall be no refund or claims for money not spent outside of the value of the prizes.

3.2. The prizes for this campaign shall not be converted to cash.

4. The promotion is open to all ZICB EXISTING and NEW MSME and Individual account holders except its employees and their close relatives i.e., (parents, spouses, children, siblings, and dependants) as well as its representatives or agents or anyone else professionally connected with the Promotion. For this campaign, 'MSME is classified under the Commercial Clients segment of Zambia Industrial Commercial Bank with annual sales turnover of up to ZMW50,000,000.

5. The customer's account must be active on the date of the draw.
6. Accounts held in the name of any individual (jointly or singly) who is in breach of any obligation to the Bank as determined by the Bank at its discretion will not be eligible to participate in the promotion (e.g., any customer who has a loan that is currently in arrears).
7. Deposits obtained from Personal Loans or other lending facilities with ZICB will not be considered as new funds for the purpose of qualifying for the draw.
8. Deposits into a local currency account which are the result of a conversion from a foreign currency account with ZICB will not be considered for the purpose of qualifying for the draw.
9. If an account holder dies during the period of the campaign, the Executor/Administrator will not be eligible to participate in the campaign.
10. Any accounts which are in any way affected by an order (s) of the court or other authority within or outside Zambia, will not be eligible to participate in the promotion.
11. To qualify for the monthly draw, Customers should maintain a minimum monthly balance as shown in the table 3.0. below:
12. Grand draw: To enroll in the grand draw, customers should have maintained the required minimum balance for the duration of the campaign.

Table 3.0.

Segment	Minimum Balance to qualify for each Draw	Number of Draw entries	
		Customer maintains minimum balance	Customer maintains double(x2) or higher minimum balance
Retail Customers	K3,500.00	1	3
MSME Customers	K20,000.00	1	3

Collection of Prizes

1. The draws will take place within the first three (3) working days of the month. See table below.

Draw Number (#)	Draw Date
First Monthly Draw	04.10.2023
Second Monthly Draw	06.11.2023
Third Monthly Draw	06.12.2023
Grand Prize Draw	04.01.2024

2. Winners will be notified by phone and or SMS within 72 hours of the draw.
3. Prizes must be collected within 6 months from the date of the draw failure to which they will be forfeited to the bank.

Decision of the Bank

1. The decision of the bank is final, and no correspondence will be entered into.
2. The bank reserves the right to vary these terms and conditions at any time at its discretion without notice.

By accepting the prize, the participant consents to the bank publicizing their names and using of their images for the promotion of future events should the participant emerge a winner.

General Information

1. The decision of the bank is final, and no correspondence will be entered into about it.
2. The bank assumes no liability for any direct or indirect loss or damage resulting from participation in the promotion.
3. ZICB must process your personal information to validate your entry and if you are a winner, to make the Prize available to you. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition.
4. Qualifying Participants must be 18 years or older.
5. ZICB cannot be held liable for any faults or malfunction of the prize as a product and any warranties are solely with the manufacturer of the product.
6. If for any reason, the Competition cannot run as planned because of any technical failures, unauthorised intervention, computer virus, mobile network failure, stock unavailability, tampering, fraud or any other causes beyond our control which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Competition, we reserve the right to cancel, terminate, modify, suspend or cancel the Competition and/or to disqualify any individual who (whether directly or indirectly) causes (or has caused) the problem.
7. ZICB reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether. Updates on any changes will be provided by email.
8. Any dispute/complaint regarding the services offered by ZICB or its agents or representatives must be addressed by the Customer in writing to the Bank directly at customerservice@zicb.co.zm.
9. These Competition Terms and Conditions are governed by the laws of Zambia.

For more information about the promotion please contact customerservice@zicb.co.zm.