

Terms and Conditions- Back to School Loan Promotion

- 1 All people entering this promotional competition (the entrants) agree that the terms and conditions of this promotion as set out herein are binding on them. A copy of these terms and conditions are available within our branches and at our website www.firstcapitalbank.co.zw
- 2 The Organiser of this promotional competition is First Capital Bank Limited. For purposes of this promotional competition, "First Capital Bank Limited" means First Capital Bank Limited, all subsidiaries and associates of First Capital Bank Limited and the ultimate holding company, First Merchant Bank Capital Holdings (FMBCH) Plc, its subsidiaries and associates.
- 3 The entrant acknowledges that he/she has been given enough time to read these terms and conditions before entering into this promotion. The entrant is aware of all the terms especially those printed in bold.
- 4 In order to qualify as an entrant –
 - 4.1 The Entrant must be a Zimbabwe National
 - 4.2 The Entrant must be 18 years and older.
 - 4.3 The entrant must be a Civil Servant and whose salary paid through Government SSB platform
- 5 **Rules of the Competition**
 - 5.1 This promotional competition starts on 17 April 2023 and ends on 31 May 2023 (dates inclusive). This will be the promotional period.
 - 5.2 First Capital Bank Limited, its directors, members, partners, employees, agents or consultants, the suppliers of goods or services and their respective spouses, business partners or immediate family members are not permitted to participate in this promotional competition.
 - 5.3 **The competition is subject to the lotteries & gaming laws as well as any applicable regulatory prescriptions in Zimbabwe.**
 - 5.4 The prizes cannot be transferred and will only be handed over to the winners if all details given are factually correct as verified by the Bank.
 - 5.5 Will not be exchanged for cash amounts or for any prize other than the prize offered in this competition.
 - 5.6 Once the prize has been handed over in terms of these rules, the results of the promotion are final in all respects.

6 Qualifying Criteria

A customer will accrue an entry into the draw

6.1 Apply for a Civil Servant Loan with the bank

6.2 The application must be approved and loan disbursed for one to qualify.

7 Prizes

7.1 End of promotion prizes will be given to winning entries at the end of the promotion

7.1.1 First Prize- 3 KVA generator

7.1.2 1 KVA Solar System

7.1.3 ZWL250,000 grocery voucher winner for each Branch

8 Promotion Draw Mechanism

8.1 The winners of the prizes will be randomly chosen from all qualifying entrants by a registered auditor, chartered accountant, admitted attorney, commissioner of oaths or advocate and by means of a lucky draw to take place at the premises of First Capital Bank Limited, situated at Barclay House, Corner First Street and J. Moyo Avenue, Harare, Zimbabwe OR designated location at the discretion of First Capital Bank.

8.2 An electronic system will be used to randomly draw the winners for the prizes

9 Participation in the Promotion

9.1 In order to participate in the promotional competition, entrants will be required to attend to the reasonable cost for their entry (this includes but is not limited to postage, entry through internet facilities, short message service [SMS], multimedia messaging service [MMS] and/or any similar media or device). Such cost will not exceed what is reasonable for the method of entry (i.e postage stamp, normal SMS rates and the like).

10 Communicating with the Prize Winners

10.1 The prize winners will be contacted telephonically. If the selected winners do not answer their landline and/or mobile phone, First Capital Bank Limited will leave a message on the prize winners' landline or mobile phone or email (if possible). First Capital Bank Limited undertakes to try at least three (3) times on two (2) consecutive days to notify the prize winners. If First Capital Bank Limited cannot get hold of the prize winners telephonically or cannot leave a message telephonically or via email, the bank will send a notice to the contact details (i.e. via SMS or e-mail) provided by the entrants.

- 11 When the prize winners accept their prizes, First Capital Bank Limited would appreciate the right to identify the winners by taking their photograph (at no fee) and publishing this in the relevant media as decided by the bank.
- 12 First Capital Bank Limited does however acknowledge the prize winners' right to choose not to be identified and may refuse to have his/her photograph taken and published in printed media or to appear on radio and television.
- 13 First Capital Bank Limited has the right to publish the names and photographs of the winners who have given their consent (at no fee) in any advertising, promotional, print, and point-of-sale or public relations material. The nature of these publications will be determined at the sole discretion of First Capital Bank Limited, for a period of twelve (12) months from the date of the lucky draw.
- 14 **Unless First Capital Bank Limited has been negligent or intended to act in a fraudulent manner, the bank is not liable in any way for any direct or indirect loss or damage because of an entrant or prize winner's participation in the promotional competition.**
- 15 If First Capital Bank Limited cannot continue with the promotional competition for any reason beyond its reasonable control or if it is required by any regulatory terms or applicable law, it may end or alter the terms of the promotional competition on condition that:
 - 15.1 no prize winners have been determined; and
 - 15.2 reasonable notice has been given beforehand to all entrants.
- 16 **If the promotional competition is ended as set out in 15 above, no entrant will have any claim of any nature whatsoever against First Capital Bank Limited, unless the bank has been negligent or intended to act in a fraudulent manner.**

17 **AMENDMENTS TO THE TERMS AND CONDITIONS**

- 18 First Capital Bank Limited is entitled to amend the terms and conditions thereof in so far as same is deemed necessary and such amendments may relate to any aspect of such competition;
 - 18.1 the amendments may include the addition and or deletion of any existing and or proposed terms and conditions of the competition, which amendments may also affect the identified prize money of such competition;
 - 18.2 The proposed amendments may be effected prior to the starting date of the competition and during the promotion period, which amendments may result in the promotion period being reduced and or extended as deemed necessary.