



FNB Zambia VISA Spend, Earn Cashback and Win Campaign Terms and Conditions

Competition Overview

These terms and conditions outline your rights and obligations when participating in the FNB Zambia VISA Campaign. By participating or accepting any prize, you agree to be bound by these rules.

Campaign Prizes

Period: 17 April to 17 July 2025

Participants stand a chance to win cash prizes and other rewards by meeting the following transaction criteria:

Mechanics:

1. Make **international or local payments** using the FNB VISA Card totaling **ZMW2,000+** in a month to enter the **Monthly Draw**.
Earn **extra entries** for every additional **ZMW2,000 spent**.
2. Make **international or local payments** totaling **ZMW5,000+** in a month to enter the **Grand Prize Draw**.
Earn **extra entries** for every additional **ZMW5,000 spent**.

Note: International transactions of **K5,000+** will earn you two entries into the grand draw.

Prizes include:

- Monthly: Prizes of K16,000 x 16 winners each month of the campaign.
- Grand Prize(2 Winners): A fully paid family vacation to an exotic destination in the lower Zambezi within Zambia.

Activation Draws:

- Monthly draws will be conducted during the third week of each month at FNB Zambia Head Office.
- Winners will be selected through a randomizer tool monitored by internal auditors and relevant departments.
- All cash prizes will be paid directly into customers' accounts after internal checks.

Eligibility

The competition is **not** open to:

- FNB Zambia shareholders, staff, directors, associates, subsidiaries, agents, or suppliers.
- Immediate family members of the aforementioned individuals.
- Individuals under 18 years.

Terms and Conditions

1. **Entries:** No limit on valid entries per customer.
2. **Participation:** Free of charge.
3. **Prize Conditions:**
 - Prizes cannot be exchanged, negotiated, or transferred.
 - Cash prizes will be credited within (2) weeks after the draw to the FNB account linked to the Visa card used during the campaign.
4. **Content Usage:** By participating, winners grant FNB Zambia a worldwide, royalty-free, non-exclusive license to use any content related to the competition for promotional purposes.
5. **Competition Suspension:** FNB Zambia may cancel, alter, or suspend the competition due to unforeseen circumstances with prior notice to the public.
6. **Indemnity:** Winners indemnify FNB Zambia from any loss, damages, or injury related to the campaign.
7. **Fair Play:** Participants must not attempt to manipulate the competition outcome.
8. **Final Decision:** Judges' decisions are final and binding.
9. **Severability:** If any rule is found unlawful, it will be removed, and the remaining rules will apply.
10. **Legal Notices:** Must be sent to FNB Zambia Legal Department, stand number 22768 Acacia Office Park Corner Thabo Mbeki and Great East Roads Lusaka, Zambia.
11. **Governing Law:** The competition is governed by Zambian law.
12. **Information Availability:** Terms and conditions are available on the FNB Zambia website for the campaign duration.