

ARE YOU READY FOR THE OPPORTUNITY OF A LIFE TIME PROMOTION?

Terms and conditions.

1. Conditions of participation

1.1 To enter the promotion, customers with a Smart , Gold and Platinum account need to grow and maintain balances up to the minimum amounts shown below for the period 11th April to 11th May 2017.

Segment	Minimum Balance
Smart	K8000.00
Gold	K11,000.00
Platinum	K30,000.00

1.2 The promotion runs from 11^h April 2017 to 11th May 2017

1.3 There will be only be one draw on 12th May, 2017.

2. The prize

2.1 Prize – Two (2) customers will win a return air ticket each, to South Korea, accommodation for the duration of the stay, a ticket to the match including all travel logistics to and from where the match will be played watch one of the three U20 Zambia matches. The prize excludes the cost of Visa fees and spending money.

3. Exclusions

3.1 Employees of the FNB, any advertising agency or web company connected with FNB or any such person's subsidiary or associated companies, agents or members of their families or households, are not eligible to participate in promotions. FNB reserves the right to verify the eligibility of all participants. If anyone who is excluded participates in this promotion and is

selected as the winner, he/she will forfeit the prize. In accordance with these regulations, the replacement is re-selected randomly, depending on the prize winner selection mode.

4. General conditions

4.1 All winners will be contacted via phone call, using the number registered on the account with the bank.

4.2 If a notified winner refuses the prize or fails to appear to collect it within three (3) working days of notification, then another winner will be randomly selected.

4.3 All prizes are expected to be claimed within three (3) working days from the day the winner is contacted.

4.4 Winners are liable for payment of due taxes and collections for the prize under any relevant current legislation.

4.5 All winners must provide identification documents in order to receive the prize. Prizes may be received by a representative of the winner by proxy upon written confirmation from the winner. The following documents shall be accepted for identification: National Registration Card ,Driver's Licence or Passport.

4.6 By participating in the promotion, winners agree that any of their data, including names, surnames, initials, photos and video images, can be used by FNB for advertising purposes with no prior consent and free of charge and without any liability on the bank for such disclosure.

4.7 Decisions made by FNB will be final and no correspondence will be entered into after the close of the campaign.

Limitation of liability

5.1 FNB accepts no responsibility whatsoever for, including without limitation, any error, omission, interruption, defect, delay in operation or transmission, communications line failure when it is not under its direct control and execution.

5.2 Events may occur that result in the promoter extending, refusing, reclaiming, cancelling, terminating, modifying or suspending the promotion, these terms and/or the awarding of prize(s) at any point and for any reason. These may be due to a third party's illegal activity, technical difficulties and/or any other reasons beyond the control of the promoter and accordingly the entrant agrees that the promoter shall have no liability as a result thereof.

6 Disclaimer of warranties

6.1 Participants understand and agree that they participate in this promotion at their own risk and willingness and have not been forced in any manner to enter the promotion.

6.2 The promoters make no warranty, implied or express, that any part of the promotion will be uninterrupted and error-free.

6.3 Neither promoters nor any of their directors, employees, agents or suppliers shall accept any responsibility for any damage, loss, injury or disappointment suffered by any entrant participating in the promotion or as a result of accepting the prize.

6.4 By entering the promotion, participants agree that no claim relating to such losses or injuries (including special, indirect and consequential losses) shall be asserted against the FNB, its parent companies, affiliates, directors, officers, employees or agents from any and all losses, damages, rights, claims and actions of any kind resulting from acceptance or use of any prize, including without limitation, personal injuries, death and property damage.

7 Data Protection and Publicity

7.1 Personal data related to image, name or address and any other relevant information will be included in a filing system belonging to FNB, and can be used for taking part in the promotion as well as other purposes relating to FNB's services, unless otherwise indicated.

7.2 FNB will use such data in a confidential manner and participants could exercise the rights of access, rectification, delete and objection to prior consent for sending publicity through a written communication addressed to FNB.

8 Governing Law

This campaign shall be governed by Laws of the Republic of Zambia.

9. Dispute resolution

In case of any dispute arising out of this campaign, the same shall be settled amicably by direct informal negotiation by the Participant and the Head of the FNB Marketing Team