



FNB Zambia Double your Saving Terms and Conditions

Competition Overview

These Terms and Conditions outline the rights and obligations of customers when participating in the **FNB Zambia Double Your Savings Campaign** (“the Campaign”). By participating in the Campaign or accepting any prize, you agree to be bound by these rules.

Campaign Period: 1 March 2026 – 31 July 2026

The Campaign aims to encourage FNB Zambia customers (“the Customer”) to **deposit and maintain their savings** by rewarding qualifying customers through **monthly and grand prize draws**, where they stand a chance to **win cash rewards or have their savings doubled** (subject to caps).

Campaign Mechanics

FNB Zambia Customers

Customers who deposit and **maintain** qualifying balances in eligible FNB accounts automatically earn entries into the draws as follows:

Qualifying Minimum Balances

- **Retail Customers:** Minimum deposit of **ZMW 5,000** (Five Thousand kwacha)
- **Group Savings Customers:** Minimum deposit of **ZMW 25,000** (Twenty-Five Thousand Kwacha)
- **Business Banking Customers:** Minimum deposit of **ZMW 100,000** (One Hundred Thousand Kwacha)

Monthly Prize Qualification

- Customers who maintain the qualifying minimum balance for **at least one (1) month** earn **one (1) entry** into the monthly draw for that category.

- Monthly prizes consist of **cash rewards of ZMW 1,000 (One Thousand Kwacha)** awarded to selected winners.

Grand Prize Qualification

- Customers who maintain the qualifying minimum balance for **three (3) consecutive months** automatically qualify for the **grand prize draw**, conducted at the end of the campaign.
- Grand prizes are **capped cash rewards which** are capped to a maximum sum of **ZMW 100,000 (One Hundred Thousand Kwacha)** based on the customer's category and saving tier.

The longer you save and the higher you maintain your balance, the greater your chances of winning.

Activation Draws

1. Draws will be conducted at **FNB Zambia Head Office** during the Campaign period.
2. Winners will be selected through a **randomized draw process** conducted by the **Business Intelligence (BI) Unit** and independently verified by a cross-functional team within the Bank which will include Compliance and other relevant departments.
3. All prize winners will be contacted directly via **phone call, SMS, or official email** by FNB Zambia.
4. Winners must have a **valid and active FNB Zambia account** at the time of the draw and prize crediting.

Eligibility

The Campaign is open to **all FNB Zambia customers** holding eligible accounts.

The Campaign is **not open to:**

- FNB Zambia shareholders, directors, employees, associates, subsidiaries, agents, or suppliers directly involved in the Campaign.
- Immediate family members of the above-mentioned individuals.
- Individuals under the age of **18 years**.

Terms and Conditions

1. Entries:

Customers earn entries automatically by meeting the qualifying savings criteria. There is no limit to the number of monthly entries, provided eligibility requirements are met.

2. Participation:

Entry into the Campaign is **free of charge**. No registration is required.

3. Prize Conditions:

- Prizes are **not transferable**, exchangeable, or negotiable.
- Cash prizes will be **credited directly** into the winner's FNB account.
- Customers may win more than once in monthly draws but may only win **one (1) grand prize** during the Campaign.

4. Publicity Consent:

By accepting a prize, winners consent to the use of their **name, image, and likeness** for promotional purposes by FNB Zambia, without additional compensation.

5. Campaign Suspension:

FNB Zambia reserves the right to **cancel, suspend, or amend** the Campaign in the event of unforeseen circumstances, subject to regulatory approval where required.

6. Indemnity:

Winners agree to indemnify FNB Zambia against any loss, damage, or injury arising from participation in the Campaign or receipt of any prize.

7. Fair Play:

Any fraudulent activity, misrepresentation, or attempts to manipulate the Campaign by a qualifying customer will result in **immediate disqualification**.

8. Final Decision:

All decisions made by FNB Zambia regarding the Campaign, including draw outcomes, shall be **final and binding**.

9. Severability:

If any provision of these Terms and Conditions is found to be unlawful or unenforceable, the remaining provisions shall remain valid and enforceable.

10. Legal Notices:

All legal notices must be addressed to:

FNB Zambia Legal Department

Stand No. 22768, Acacia Office Park,
Corner Thabo Mbeki Road & Great East Road,
Lusaka, Zambia.

11. Governing Law:

This Campaign is governed by and construed in accordance with the **laws of the Republic of Zambia**, and any disputes shall be subject to the jurisdiction of the **Courts of Zambia**.

12. Complaints may be made through the Bank's Contact Center telephone number +260211366800 or short code 362 (Standard network rates will apply), or email using fnb@fnbzambia.co.zm, or through the Bank's available social media channels.