



FNB VISA/AFCON 2025 Cash to Card Campaign – Terms and Conditions

Competition Overview

These terms and conditions outline your rights and obligations when participating in the FNB VISA/AFCON 2025 Cash to Card Campaign (“the Campaign”). By participating or accepting any prize, you agree to be bound by these rules.

Campaign Period: 12 November 2025 – 31 January 2026

The Campaign aims to encourage FNB Zambia customers (the “Customer”) to use their **FNB Zambian VISA Debit Cards** (the “Card”) for everyday transactions and reward them for their engagement through entering their names in random draws during the Campaign where they stand to win prizes.

Campaign Mechanics

FNB Zambia Customers

Customers who Swipe, Tap, or Pay with their FNB Visa Debit Card at least 8 times per month with total transaction values amounting to not less than K4,500 (Four Thousand Five Hundred Kwacha) in a month stand a chance to WIN prizes as follows by earning one entry into the draws:

1. Grand Prize(x1) - A fully paid trip for two to Morocco to watch the AFCON.
2. Monthly Prizes (x25) - A Trolley dash worth K10,000 (Ten Thousand Kwacha)

Every transaction made in excess of the above-mentioned 8th transaction earns you an extra entry into the draws, therefore the more you transact, the higher your chances of winning!

FNB Zambia Merchant Staff (MS)

1. MS staff will be engaged to encourage customers to Swipe, Tap or Pay using their FNB Zambia VISA debit card at any FNB Zambia Merchant.
2. Top 200 MS outlets with the highest transactional values growth month on month will be rewarded with branded incentives for staff.

Activation Draws

1. Draws will be conducted at FNB Zambia Head Office during the third week of each campaign month.
2. Winners will be selected through a randomized draw process conducted by the Business Intelligence (BI) Unit and verified by a cross-functional team from various Bank departments, including Compliance and Internal Audit.
3. All prize winners will be contacted directly via phone call, SMS, or official email from FNB Zambia.
4. Winners must have an active FNB Zambia VISA Debit Card and valid FNB Zambia account during the Campaign, at the time of the draw and prize redemption.

Eligibility

All FNB Zambia customers with active VISA Debit Cards and valid FNB Bank accounts. The Campaign is not open to:

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

Terms and Conditions

1. **Entries:** There is no limit on the number of qualifying entries per Customer during the Campaign period.
2. **Participation:** Entry into the Campaign is free of charge.
3. **Prize Conditions:**
 - Prizes cannot be exchanged, negotiated, or transferred.
 - Prizes will be fulfilled within two (2) weeks after each draw, subject to internal verification processes.
4. **Publicity Consent:** By accepting a prize, winners grant FNB Zambia the right to use their name, image, and likeness in any promotional or publicity materials related to the campaign, without additional compensation.
5. **Competition Suspension:** FNB Zambia reserves the right to cancel, suspend, or amend the competition in the event of unforeseen circumstances, with prior notice to the public and regulatory authorities.

6. **Indemnity:** Winners agree to indemnify FNB Zambia from any loss, damage, or injury arising from participation in or use of prizes from this campaign.
7. **Fair Play:** Participants must not engage in fraudulent activity or attempt to manipulate the Campaign outcome in any way.
8. **Final Decision:** The judges' and FNB Zambia's decisions regarding all Campaign matters are final and binding.
9. **Severability:** If any provision of these terms is found to be unlawful or unenforceable, the remaining provisions will continue to apply.
10. **Legal Notices:** All legal notices must be addressed to the FNB Zambia Legal Department, Stand No. 22768, Acacia Office Park, Corner Thabo Mbeki and Great East Roads, Lusaka, Zambia.
11. **Governing Law:** This promotion is governed by and construed in accordance with the laws of the Republic of Zambia and dispute subject to the Court of Zambia.
12. **Complaints:** 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.