

**African Banking Corporation of Zimbabwe Limited ("the Promoter" or "BancABC")
Specific Promotional Terms and Conditions for the " Visa Load, Transact & Win
Campaign" ("the Promotional Competition").**

1. Introduction

- 1.1** This Promotional Competition is known as the **"Visa Load, Transact & Win Campaign"**.
- 1.2** These Specific Promotional Terms and Conditions are supplemental to the BancABC Standard Promotional Terms and Conditions published on the BancABC website, subject to amendments made from time to time.
- 1.3** In the event of any inconsistency between these Specific Promotional Terms and Conditions and the Standard Terms and Conditions, the provisions of these Specific Promotional Terms and Conditions shall prevail over the Standard Promotional Terms and Conditions, to the extent of such inconsistency.
- 1.4** These Specific Promotional Terms and Condition shall lapse upon the closing date of the promotion set out herein, and Participants shall not rely on them when participating in any other BancABC promotion, whether in future or running concurrently with the promotion set out herein.

2. Definitions

- 2.1.** "Participant" means anyone who meets the criterion outlined in clause 4 below.
- 2.2.** "Promotional Competition" **Visa Load, Transact & Win Campaign.**
- 2.3.** "Promoter or BancABC" means African banking Corporation of Zimbabwe Limited.

3. Promotion Period

- 3.1.** The transact and win promotion shall run from 1 July 2025 to 31 December 2025 at 23:59 hours.
- 3.2.** The Participant can only participate in the promotion during the promotion period and only in the manner prescribed in these Specific Promotional Terms and Conditions.

4. Eligibility

- 4.1.** The Participant must:

- 4.1.1.** Be a natural person who is hold a holder of a Zimbabwean ID or a valid Zimbabwean passport and must not be a juristic person;
- 4.1.2.** Be a BancABC Prepaid Visa card holder who is eighteen (18) years or older;
- 4.2.** Participants who have entered into this competition will be deemed to have agreed to be bound by the terms and conditions as set out herein.
- 4.3.** The Participant consents to take part in this **"Visa Load, Transact & Win Campaign"** competition and acknowledges that he/she will not be entitled to any remuneration for such participation and all materials used will be the sole property of BancABC.
- 4.4.** Participants must not be either a director, member, partner, employee, franchisee, agent of, or a consultant to the Promoter, or an immediate family member, employee, business partner and/or business associate of such director, member, partner, employee, franchisee, agent or consultant or marketing service provider in relation to this Competition.
- 4.5.** The award of all prizes shall be subject to the verification of the identity of the winner through presentation of an original identity card or a valid passport.

5. How to enter

- 5.1.** The Participant must load and transact using his/her Visa card for a minimum of **US\$50 (fifty United States dollars)** per transaction during the Promotional period, and will automatically be entered into the Promotion when he/she Taps, swipes, or uses his/her card online or instore and will stand a chance to get cash back or branded merchandise during the promotional period.

A Participant may enter as many times as he/she wishes. Entry validation will be verified by accessing the Participant's transaction information through the Visa database.

6. The Draw and Prizes

- 6.1.** Participants transactions will be automatically entered into the Competition if they meet all the eligibility requirements as set out in clause 4 and 5 above.
- 6.2.** Eligible transactions will be entered into the competition.
- 6.3.** Winners will be randomly drawn from a pool of all valid entrants through an in-house electronic system. Cash rewards will be processed within 14 (fourteen) days after announcing winners during the promotion period.

7. Winners

- 7.1.** Winners of the Prizes will be contacted telephonically or through call or SMS by the Promoter or its agent and the names of the winners will be displayed on the Promoter's website www.bancabc.co.zw and/or media (print, broadcast, social media).

8. Indemnification

- 8.1.** By entering into this Promotional Competition, the Participant expressly agrees to the following indemnifications:
- 8.1.1.** The Participant indemnifies and holds harmless BancABC, its employees and its agents ("the Indemnified Parties") of any and all liability pertaining to any damage, cost, injuries and losses of whatsoever nature and howsoever arising as a result of his/her participation in this Competition and related events and activities, including, without limitation, personal injuries, death, and property damage, and claims based on publicity rights, defamation or invasion of privacy; and
- 8.1.2.** The Participant accepts that the Indemnified Parties will not be responsible for any costs, damage or otherwise, howsoever incurred by the Winner subsequent to claiming the Prize.

9. Costs

- 9.1.** There are no extra costs associated with participating in this promotion. However, normal bank charges and taxes apply.
- 9.2.** By participating in the promotion, the Participant agrees to these Specific Terms and Conditions.