

FIRST CAPITAL BANK LIMITED

FCB VISA SPEND & WIN CAMPAIGN TERMS AND CONDITIONS

1. INTRODUCTION

These Terms and Conditions govern the **First Capital Bank Limited Visa Spend & Win Campaign** (the “**Campaign**”). By participating in the Campaign, eligible cardholders agree to be bound by these Terms and Conditions together with First Capital Bank Limited’s Visa Card Terms and Conditions.

2. CAMPAIGN PERIOD

The Campaign shall commence on **1st August 2026** and shall end on **31st October 2026**, both dates inclusive (“Campaign Period”).

Only eligible Visa Card transactions successfully processed and posted during the Campaign Period shall qualify.

3. ELIGIBILITY

The Campaign is open to:

- holders of valid First Capital Bank Limited Visa Debit Cards;
- holders of valid First Capital Bank Limited Visa Credit Cards (if applicable);
- cardholders aged 18 years of age and above.

The following persons are not eligible:

- Business Visa Cardholders;
- Persons below 18 years of age;
- Any person whose card account is blocked, suspended, dormant or in default at the time of the draw or prize redemption.
- First Capital Bank Limited Staff

4. HOW TO QUALIFY

A customer shall earn **one (1) entry** into the draw for every **eligible Visa Card transaction of not less than ZMW1,000**.

Examples:

- Transaction of ZMW1,000 = 1 entry
- Transaction of ZMW2,000 = 2 entries
- Transaction of ZMW5,000 = 5 entries

Only successfully authorised and posted transactions qualify.

5 ELIGIBLE TRANSACTIONS INCLUDE:

- Point of Sale (POS) purchases within Zambia;
- POS purchases outside Zambia;
- Online (E-commerce) Visa purchases.

6. . NON-ELIGIBLE TRANSACTIONS

The following transactions shall not qualify:

- Cash withdrawals;
- Cash advances;
- ATM transactions;
- Gambling transactions;
- Reversed or refunded transactions;
- Chargebacks;
- Internal account transfers;
- Quasi-cash transactions;
- Any transaction deemed fraudulent or suspicious by First Capital Bank Limited.

7.MONTHLY PRIZES

During each month of the Campaign, winners shall be selected to receive the following prizes:

Prize:	Value:
Shopping Voucher	ZMW 1,500.00
Dinner Voucher	ZMW 2,500.00
(at Neelkanth Sarovar Premiere hotel)	
Smart Speaker (Alexa)	ZMW 5,000.00
Samsung Smart Phone	ZMW 8,000.00
Gas Stove	ZMW 10,000.00

Total Monthly Prize Value: ZMW27,500

First Capital Bank Limited reserves the right to substitute any prize with another of equal or greater value should circumstances beyond its control make this necessary.

8. GRAND PRICE

At the end of the Campaign, one eligible winner shall receive:

A fully paid holiday package for two (2) persons to Mauritius.

The package shall include only those costs specified by First Capital Bank Limited.

The prize excludes any expenditure not expressly included, including but not limited to:

- Passport application or renewal costs;
- Travel insurance;
- Personal spending;
- Shopping;
- Meals not included in the package;

- Visa costs (where applicable);
- Airport transfers not included in the package;
- Incidental expenses.

The holiday package is non-transferable and cannot be exchanged for cash.

9. SELECTION OF WINNERS

Winners shall be selected through a random electronic draw conducted under the supervision of First Capital Bank Limited.

First Capital Bank Limited's decision shall be final and binding.

No correspondence shall be entered into regarding the outcome.

10. NOTIFICATION OF WINNERS

Winners shall be contacted using the mobile number and/or email address registered with the First Capital Bank Limited.

If a winner cannot be contacted after reasonable attempts within fourteen (14) days, First Capital Bank Limited reserves the right to select another winner.

11. PRIZE COLLECTION

Winners shall produce:

- a valid National Registration Card (NRC) or Passport;
- any other documentation reasonably required by First Capital Bank Limited.

Prizes must be collected within **six (6) months** from notification.

Failure to collect within this period shall result in forfeiture.

12. PUBLICITY

By accepting a prize, winners consent to First Capital Bank Limited using their:

- name;
- photograph & video;
- likeness;
- city of residence;

for promotional and marketing purposes without further compensation to the winners.

13. FRAUD AND DISQUALIFICATION

First Capital Bank Limited reserves the right to disqualify any participant where:

- fraudulent activity is suspected;
- transactions are manipulated solely to obtain entries;
- card misuse is detected;
- these Terms and Conditions & First Capital Bank Limited's Visa Card Terms and Conditions are breached.

First Capital Bank Limited may reverse entries arising from reversed or fraudulent transactions.

14. TAXES

Any tax liability arising from acceptance of a prize shall be the responsibility of the winner where required under applicable Zambian law.

15. Cancellation or Amendment

First Capital Bank Limited reserves the right to amend, suspend or terminate the Campaign at any time, at its sole discretion.

16. LIMITATION OF LIABILITY

First Capital Bank Limited shall not be liable for:

- cancellation or postponement of travel arrangements by airlines, hotels or travel agencies;
- loss or damage suffered after delivery of prizes;
- technical failures affecting card processing outside First Capital Bank Limited's control.

17. PRIVACY

By participating in this campaign, participants consent to First Capital Bank Limited processing participants' personal information in accordance with Zambian Data Protection and all applicable laws for purposes of administering this Campaign.

18. GOVERNING LAW

These Terms and Conditions shall be governed by and construed in accordance with the laws of the **Republic of Zambia**.

19. ACCEPTANCE

Participation in the Campaign constitutes full acceptance of these Terms and Conditions.