



FNB Botswana Save & Win Competition Terms and Conditions effective from the 27th of June 2025 until the 27th of October 2025

Read these competition rules carefully.

These competition rules ("rules") explain your rights and duties in connection with this competition. If you take part in this competition or accept any prize, these rules will apply to you, and you agree that FNB Botswana (herein referred to as "FNBB" "the promoter(s)" or the "Bank") can assume that you have read and have agreed to be legally bound by these competition rules.

The Save and Win Competition (the "Competition") is open to all FNBB clients who hold an active Flexi Fixed account and are in good standing, clients aged 18 years and above. The cash prizes of up to a **total of One Million Pula only (BWP 1 000 000)**, will be won during the campaign and will be structured as below:

From 27th June 2025 until 27th October 2025 a total of Three hundred (300) lucky FNBB clients who hold active Flexi Fixed accounts, with a minimum average balance of Two Thousand Five Hundred Pula (BWP2 500) during this period, will stand a chance to win as follows:

1. Competition is open to all existing and potential new FNBB individual clients who are 18 years or older.
2. They must hold an active Flexi Fixed Account in good standing, with no pending litigation with FNBB.
3. The Client's other FNBB accounts MUST all be in good standing i.e. KYC compliant, No arrears & No delinquencies in the past 3 months from the draw date.
4. A Client may have multiple qualifying Flexi Fixed accounts. Each qualification will earn them an entry into the draw subject to the below criterions.
5. **Weekly Winners:**
 - a. A total of thirty-eight (38) lucky Clients will win One thousand pula each (BWP1,000.00) weekly when they call in and participate in Q&A quizzes on selected local radio stations. These winnings will be paid into any of their FNBB Pula accounts.
 - b. A total of thirty-four (34) lucky Clients will win Five hundred Pula (BWP500) each through Facebook Quizzes, which winnings are to be paid into any of their FNBB Pula accounts.
 - i. Clients will have to answer questions on the FNBB Official Facebook page.
6. **Monthly Winners:** A total of seventy-eight (78) lucky Clients will each win a cash prizes of Two Thousand Five Hundred Pula (BWP 2 500). Of the 78, twenty-six (26) lucky clients will be randomly selected each month for Three (3) months and should meet the below criteria to stand a chance to win, and the prizes will be paid into the Client's FNBB Flexi Fixed Pula Account through Electronic Funds Transfer (EFT).
 - a. **Criteria:** To qualify for the monthly prize draws, clients must maintain a minimum average balance of BWP 2,500 during that specific month in their Flexi Fixed account. This will earn them an automatic entry into the draw.
 - b. Customers can increase their chances of winning by depositing at least BWP 1,000. Each deposit of BWP 1,000 or more earns 1 extra entry, up to 5 extra entries per month.
7. **Grand Finale:** At the end of the competition, a final draw will be conducted where One Hundred and fifty (150) randomly selected lucky clients stand a chance to each win cash prizes of Five Thousand Pula Only (BWP5 000), which will be paid into the Client's FNBB Flexi Fixed Pula Account through Electronic Funds Transfer (EFT).
 - a. **Criteria:** To qualify for the grand prize draws, clients must maintain the minimum average balance of BWP 2,500 every month for the entire 4-month campaign period in their Flexi Fixed account. This will earn them an automatic entry into the draw.



- b. Customers can increase their chances of winning by depositing a minimum of BWP 2,500. Every deposit of BWP 2,500 or more gets 1 extra entry into the draw, with maximum 5 additional entry per month.
8. Monthly and grand finale winners will be selected randomly from a pool of entrants by using a randomiser tool/system. The randomiser is an excel based tool which takes the range of all qualifying entries and randomly selects one (1) entry as the winning participant.
9. **The Draw schedule:**

Draw	Draw Location	Draw Date	Announcement Date
Monthly	FNBB Head Office	27/Jul/2025	28/Jul/2025
		27/Aug/2025	29/Aug/2025
		29/Sep/2025	02/Oct/2025
Grand Finale		27/Oct/2025	Week of 31/Oct/2025 (Batch1 - 50)
			Week of 07/Nov/2025 (Batch51 - 100)
			Week of 14/Nov/2025 (Batch101 - 150)

Other Competition Terms and Conditions

10. Participation in this Competition is free with no attendant costs. There shall be no fees due from finalists who have been invited to the draw.
11. The selection process of the winner(s) will be overseen by FNB Botswana internal auditors (the Judges).
12. Winners shall be contacted telephonically, via the telephone number registered with the Bank.
13. The date, time, and venue of the Prize Draws will be publicly communicated via applicable media including SMS, radio, social media etc. prior to the draw.
14. Winners must produce valid original identification documents in the form of either their OMANG (citizens) or Passport (non-citizens), when claiming their cash prize.
15. Prizes won cannot be exchanged and/or returned and neither are they negotiable nor transferable.
16. The Cash prizes shall be credited to the winner's FNBB account within three (3) weeks from the date of the draw.
17. **The Bank will attempt to contact the winner weekly for a period of three (3) months to redeem their prize.**
18. **The Bank reserves the right to conduct a re-draw should it, for any reason whatsoever, and after three (3) months of attempts to reach winners, prove futile to reach the initial winner(s) on their telephone number i.e., Cellphone and/or land line.**
19. **In such circumstances, the entrants and/or initial winner for any week and/or grand prize at the time, shall irrevocably waive their rights to the prize money and/or the Grand Prize, should the Bank fail to reach them in circumstances contemplated herein.**
20. By taking part in this competition draw, you give the promoter(s) a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt, and publish any content you have posted on the site for purposes of the competition for the purpose of promoting the products and services of the promoter(s).
21. FNBB will seek approval from the Gambling Authority should the need arise to cancel, alter, withdraw, terminate, or temporarily suspend this Competition (including these Terms and Conditions) in the event of any unforeseen circumstances or technical reasons outside its control, with no liability to any of the



entrants or third parties. Should any unforeseen circumstance result in the mentioned outcomes, the public will be duly informed through SMS, radio, newspapers, social media and the Bank's official website.

22. This Competition is not open to FNBB Shareholders, Staff, Directors, Associates, Subsidiaries, Agents nor Suppliers and/or the immediate family members of the aforementioned class of persons.
23. Competition participants shall be able to view the updated Terms and Conditions on the FNBB website.

IMPORTANT NOTICE: TAX IMPLICATIONS

We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prizes and/or awards obtained in respect of this Competition.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards, and Cash rewards due to Your participation in this Competition.

You agree that you will not hold FNBB, its Shareholders, Directors, Employees, Agents and/or Affiliates and Associates ("the Bank") liable and hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against You or the Bank by Third Parties, including all legal costs on an attorney-and-own-client scale, to the extent to which such damages, claims and fines arising out of or are connected to any taxation relating to our receipt, transfer or spend of any prize/s and/or awards or the charges in respect hereof.

GENERAL RULES THAT APPLY:

- You may not post updates that are derogatory or harmful to the Bank (i.e. the "Promoters"), or any other person. By posting any content You warrant that You are the sole creator, designer, author, or owner of the work and that You have the right to post the work.
- You may not misuse the Promoters' websites or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- Posts must not contain any content that is normally prohibited on the site such as explicit or offensive content and prohibited in law.
- You agree that the Promoter(s) have the absolute discretion to decide if your actions constitute any of the actions prohibited above and to end your participation in the competition immediately and take appropriate legal action against You. The promoter(s) may also immediately remove any posts that they reasonably believe constitute any prohibited content without notice to you.
- You must comply with the Competition Terms & Conditions and the FNBB's privacy policies applicable.
- Even though the Promoter(s) run the competition on the website the Promoter(s) do not endorse any third party, its site, its products, or services or any content on the website. You use the third-party website at your own risk. You must take all necessary measures to protect yourself from risks, such as viruses and other destructive code.
- You must obtain at your own expense all equipment and services that are necessary to gain access to the site and ultimately to the Terms and Conditions that apply to this competition.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse,



or to protect any sites or our systems or other users.

- You understand that this competition is not in any way being sponsored, endorsed, or administered by, or associated with any social network site. You fully release the owners of those social network sites from any legal responsibility to You or any other person.

By participating in this competition, you understand that you are providing information to the Promoter(s) and not to the owners of such social network sites.

IMPORTANT:

- You agree to indemnify the promoter(s) and the Bank fully for any loss or damage the promoter(s) may suffer because you breached the competition rules. This means you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for. Legal costs mean costs on an attorney and own client scale.
 - You also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this competition or used the prize. If you enter yourself, or use or accept the prize, you understand that you do so of your own free will. This means that you cannot hold the promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this competition or used the prize.
 - You will protect the promoter(s) from being held legally responsible for the loss or damage or legal expenses of another person (natural or legal), if such loss, damage or expense was incurred because you: a) breached the competition rules; or b) took part in this competition; or c) any person used a prize.
- The Cash prizes cannot be swapped for a different prize.
 - You shall not attempt to do anything to change the outcome of the competition in any way.
 - The judges' decision is final, and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
 - **The promoter(s) have the right to end this competition at any time as may be duly authorized by the Gambling Authority. If this happens you agree to waive (give up) any rights that you may have about this competition and agree that you will have no rights against the promoter(s).**
 - The clauses in these rules are severable. This means that if any clause in these rules is found to be unlawful, it will be removed, and the remaining clauses will still apply.
 - Where any dates or times need to be calculated in terms of this agreement, the international standard time: GMT plus two hours will be used.
 - While the promoter(s) may allow you extra time to comply with your obligations or decide not to exercise some or all of our rights, or waive certain requirements, the promoter(s) can still insist on the strict application of any or all of its rights at a later stage. You must not assume that this means that the rules have been changed or that it no longer applies to you.
 - You must send all legal notices to FNBB Legal Department, Fourth Floor First Place, Plot 54362 Gaborone CBD, Botswana.



- This competition and its rules will be governed by the law of the Botswana regardless of where you live or work, or where or how you enter.
- The terms and conditions of this competition may be obtained or viewed from the FNBB website for the term of the campaign.