



FNB Botswana Swipe, Tap & Pay Online & Win Competition Terms and

Conditions

The Competition will run from the 01st November 2025 until 7th February 2026

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, understood and agreed to be legally bound by these competition rules.

1. The Swipe & Win Campaign ("The Competition") will run from 1st November 2025 until 7th February 2026. The competition is open to all FNB Visa cardholders who hold a transactional account and are in good standing with FNB Botswana ("FNBB" or the "Bank"), aged 18 years and above. Clients who swipe or tap their FNBB Debit or Credit Card five times or more in a week will be automatically entered into the weekly draw of the competition. For international card transactions (cross-border swipes or e-commerce), customers should make a minimum of two (2) transactions per week to stand a chance to win. A total of **One million Five hundred and twenty thousand Pula only (P 1 520 000)** cash prizes inclusive of hospitality prizes will be won by a total 335 clients during the campaign and will be structured as below:

Cash Prizes:

- a) From 1st November 2025 to 7th February 2026, twelve (12) clients will win a weekly cash prize of fifty thousand pula (P50 000) each. A total twelve (12) second prize runners-up will win Ten Thousand Pula (P10 000), and forty-eight (48) runners up will walk away with five-thousand-pula (P5 000). Potential winners shall be selected from the pool of entrants by using a randomizer tool/system, which draw shall happen every Monday at 1200hrs. Participants will also have the chance to qualify for the grand finale entries by transacting on the week ending 7th February 2026.

The above-mentioned cash prizes will be awarded at selected locations during Saturday activations. The six (6) participants invited will compete against each other with 1st prize winning Fifty Thousand Pula P50 000, 2nd runner up Ten Thousand Pula (P10 000) and the four (4) runners up each walking away with Five Thousand (P5 000). Contestants will be invited to the Saturday activations and requested to play a series of games. The results of these games will be determined based on their cumulative performance across all game rounds, with all results verified onsite by an FNBB internal Auditor to ensure fairness and transparency on the games played. Winners will be announced through FNBB social media pages and The Voice Online Facebook page.

- b) At the end of the campaign for Cash Prizes twelve (12) clients will be randomly selected for the grand finale where one winner stands a chance to walk away with One hundred thousand pula (P100 000). Contestant who takes position two will win Twenty-Five-thousand-pula (P25 000) and number three will win Fifteen Thousand Pula (P15 000), and the remaining nine (9) runners-up will each get ten Thousand Pula (P10 000). Potential winners shall be selected from the pool of entrants by using a randomizer tool/system, which draw shall happen every Monday at 1200hrs.
- c) In addition, sixty (60) lucky FNBB customers will stand a chance to win one thousand pula each (P1 000) when they call in and participate in a "Q&A" on selected local radio stations.
- d) A total Sixty (60) lucky clients will win five-hundred-pula (P500) grocery voucher through a question and answer or quiz competition on social media.
- e) A total of Sixty (60) lucky clients will each win One Thousand Pula (P1 000) worth of grocery vouchers. Potential winners will be selected from a pool of entrants who swipe and deposit their purchase receipts in boxes availed at identified stores partners during the competition.



Boxes will be placed at selected merchant partners identified by the Bank. The grocery vouchers will be awarded during the Friday activations as per schedule.

- f) As part of the Teller Merchant incentive, a total of Sixty (60) lucky tellers assisting clients stand a chance to win One Thousand Pula (P1000) cash prize. The teller(s) assisting the clients must write their name(s) and mobile number on the back of the client's receipt. If the receipt is selected, the client wins the grocery voucher of worth One Thousand Pula (P 1000), and the teller will win the cash prize of One Thousand Pula (P1 000).

Boxes will be placed at selected merchant partners identified by the Bank.

Hospitality Prizes:

- g) From 1st November 2025 to 22nd November 2025 Two (2) lucky FNBB customers stand a chance to win an all-expense paid trip for two (2) to Morocco AFCON- This includes cash prize of Ten Thousand Pula (P10 000) credited into their account to spend during the trip. Potential winners shall be selected from the pool of entrants by using a randomizer tool/system, this shall happen on Monday 17th November 2025 at 1200hrs.
 - h) Winners of the trip must hold a valid Botswana passport (with no less than 6 months until expiry date).
 - i) Winners of the trip must be eligible to travel internationally.
 - j) Winners of the trip must be willing to share contact details and a copy of their passport details to Visa for travel requirements.
 - k) From 21st December 2025 to 18th January 2026 four (4) lucky winners will be drawn to win a package to watch any of the AFCON games (opening, quarter final, semi-final and final) with ten (10) of their friends/family members. Winners will be hosted at a local selected location where FNBB will pay meals and refreshments worth ten thousand pula (P10 000) for the winner to enjoy watching the game. Winners will be selected from a pool of entrants who swipe and deposit their purchase receipts in boxes availed at identified stores partners during the competition. This cannot be exchanged and claimed as money or credited into the winner's account.
 - l) At the end of the competition during grand finale draw, a total of five (5) Lucky clients selected from a pool of entrants who swipe at identified/Selected stores/supermarket partners across the country during the competition will each win a PlayStation 5 (PS5) worth twelve thousand Pula (P12 000). This cannot be exchanged and claimed as money nor credited into the winner's account. Potential winners shall be selected from the pool of entrants by using a randomizer tool/system. This shall happen every Monday at 1200hrs.
2. Weekly activations will be conducted every Friday and Saturday of the week at selected locations around Botswana from 14th November 2025 to 21st February 2026 as per schedule below:



Activation Schedule and Location:

Location	Draw Date	Competition Draw	Time
Kanye Merchant	14-Nov	Grocery Draw	0900:1500hrs
Kanye Branch	15-Nov	Cash Draw & AFCON Ticket	0900:1500hrs
Ghanzi Merchant	21-Nov	Grocery Draw	0900:1500hrs
Ghanzi Branch	22-Nov	AFCON Ticket WINNER	0900:1500hrs
Jwaneng Merchant	28-Nov	Grocery Draw	0900:1500hrs
Jwaneng Branch	29-Nov	Cash Draw	0900:1500hrs
Palapye Merchant	05-Dec	Grocery Draw	0900:1500hrs
Palapye Branch	06-Dec	Cash Draw	0900:1500hrs
Kasane Merchant	12-Dec	Grocery Draw	0900:1500hrs
Kasane Branch	13-Dec	Cash Draw	0900:1500hrs
Maun Merchant	19-Dec	Grocery Draw	0900:1500hrs
Maun Branch	20-Dec	Cash Draw	0900:1500hrs
Maun Merchant	21-Dec	Watch Party - Opening Game	0900:1500hrs
Maun Merchant	23-Dec	Fan Park	0900:1500hrs
Selibe Phikwe Merchant	03-Jan	Grocery Draw	0900:1500hrs
Selibe Phikwe	03-Jan	Cash Draw	0900:1500hrs
Francistown Merchant	09-Jan	Grocery Draw	0900:1500hrs
Francistown Branch	10-Jan	Cash Draw	0900:1500hrs
Francistown	10-Jan	Watch Party - Quarter Final	0900:1500hrs
Francistown	14-Jan	Fan Park	0900:1500hrs
Gaborone Kgale Merchant	16-Jan	Grocery Draw	0900:1500hrs
Gaborone Kgale Branch	17-Jan	Cash Draw	0900:1500hrs
Gaborone Avani	17-Jan	Watch Party - 3rd Place Playoff	0900:1500hrs
Gaborone	18-Jan	Watch Party - Final & Fan Park	0900:1500hrs
Letlhakane Merchant	23-Jan	Grocery Draw	0900:1500hrs
Letlhakane Branch	24-Jan	Cash Draw	0900:1500hrs
Lobatse Merchant	30-Jan	Grocery Draw	0900:1500hrs
Lobatse Branch	31-Jan	Cash Draw	0900:1500hrs
Tutume Merchant	07-Feb	Grocery Draw	0900:1500hrs
Tutume Branch	07-Feb	Cash Draw	0900:1500hrs
Mahalapye	21-Feb	GRAND FINAL	0900:1500hrs

- Potential winners shall be selected from the pool of entrants by using a randomizer tool/system every Monday during the competition period. The randomizer is an excel based tool which takes the range of all qualifying entries and randomly selects one entry as the winning participant.
- Contestants will be invited to the Saturday activations and winners will be determined by their cumulative performance across all game rounds, with all results verified onsite by an FNBB internal Auditor, to ensure fairness and transparency on the games played. Winners will be announced through FNBB social media pages and The Voice Online Facebook page.
- The clients' accounts MUST be in good standing i.e KYC compliant, No arrears and No delinquencies in the past three (3) months from the draw date.



6. There are no restrictions on the number of valid entries per Customer, however, a customer must swipe or tap their FNB Visa debit or credit card a minimum of five (5) times per week, to be eligible to participate in the competition for the weekly cash prize draw. Every subsequent swipe or tap thereafter will be deemed to be a valid entry.
7. Participation in this Competition is free with no attendant Competition costs for participants attending the draw and travelling outside their area of residence.
8. The selection process of the winner(s) will be overseen by FNB Botswana internal auditors (the Judges).
9. Potential winners shall be contacted telephonically, via the telephone number registered with the Bank and invited to the weekly draw.
10. The date, time, and venue of the weekly Prize Draw will be publicly communicated via applicable media including SMS, radio, newspaper publication etc. prior to the draw.
11. Winners must produce valid original identification documents in the form of either their OMANG (citizens) or Passport (non-citizens), when claiming their Cash prize and when attending the draw of the cash prize.
12. Entrants who are unable to attend the weekly draws may appoint a representative whose full names and ID number should be provided before the draw.
13. Prizes won cannot be exchanged and/or returned and neither are they negotiable nor transferable
14. The Cash prizes shall be credited to winners' FNBB account.
15. The Cash prizes shall be credited to the winner's FNB account within two (2) weeks from the date of the draw.
16. The Bank reserves the right with the approval of the Gambling Authority to conduct a re-draw should it, for any reason whatsoever, and after three months of attempts to reach winners, prove futile to reach the initial entrant on their telephone number i.e., Cell phone and/or land line. In such circumstances, after three (3) months of failure to redeem their prizes, 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.
17. By taking part in this competition draws, you give the promoter(s) a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt, and publish any content (Pictures/Videos) to be posted on the Bank's official website and or social media pages for the purpose of promoting the competition, products and services of the promoter(s) during and post the campaign.
18. 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 or the Bank's official website.
19. 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.



20. FNBB may provide accommodation for the finalist(s) when the scheduled draw is held outside of where they live.
21. The accommodation shall be selected and paid for by FNBB. Participants attending the activation coming from outside the town the activation is held will be reimbursed travelling costs to a cap of P1,000 (One Thousand Pula only). This will be paid along with the competition prizes from the activation.

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 Bank'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) reserves the right with the approval of the Gambling Authority to end this competition at any time. 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, First 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.

- All participants' personal information is to be handled in accordance with Botswana's Data Protection Act of 2024

Kindly contact Ms. Peo Porogo at peo.porogo@fnbbotswana.co.bw or telephone : 370 6655 for more information regarding the terms and conditions. Standard network rates will apply.