Aspire by Zenith Promotion Terms and Conditions (Monthly Cash Giveaway)

1. Description/Introduction:

The Aspire by Zenith Promo is an "Account Opening" promotion ("Promotion ") available for 12 months from 1st August, 2021 to 31st July, 2022 (both dates inclusive) ("Promotion Period"). Twenty three (23) lucky customers will win up to N100,000 each month in the Aspire by Zenith Bank promo. By participating in the Promotion, Eligible customers agree to be bound by these terms and conditions.

2. Eligibility:

The Promotion is open to New customers.

All customer with New accounts must adhere to the participation terms such as

- Open an Aspire account
- Get an Aspire debit card
- Perform a transaction via any of our electronic channels (*966#EazyBanking, Mobile App, Internet banking

3. The Promotion is not valid with other offers, discounts, rebates, vouchers, privileges, or promotions. For the avoidance of doubt, an account must be valid (i.e. must not be restricted, must have a digital channel and should not be closed), in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose the basis or reasons for the exercise of its discretion in any way) from 1st August 2021 to 31st July 2022 (both dates inclusive) to be eligible for the Promotion.

4. Participation

To participate in the Promotion, Eligible customers must

- Open an Aspire account
- Get an Aspire debit card
- Perform a transaction via any of our electronic channels (*966#EazyBanking, Zenith Mobile App or Internet Banking)

1st August 2021 to 31st July 2022 (both dates inclusive).

- 6. The Bank will not accept any claims on:
 - 1. Attempts of registration before, during and/or after the registration period; and
 - 2. Registrations that are not within the stated above period.
- 7. Staff and relatives of Zenith Bank are not eligible.

8. An acknowledgement of successful registration on the digital channels will be sent to the participant's Bank registered Mobile Number via SMS/e-mail. Upon successful registration, all Eligible customers' validly existing accounts will be registered for the Promotion.

9. Registered Customers who have changed their Mobile Number will have to update their Mobile Number with the bank to make certain that the new Mobile number will reflect on the bank's electronic channels. Failure to do this may mean that customer will not be eligible for the Promotion.

10. The speed and reliability of service of the Eligible Customer's internet and/or mobile connection is dependent solely on his/her respective internet and/or mobile service providers. The Bank is not and will not be responsible or liable in any manner whatsoever for any delay or failure in the transmission or receipt of any SMS, or any failure to successfully register on the channels.

11. Eligible Customers shall be solely responsible for all fees and charges imposed by their service providers and the resulting electronic channels during onboarding and usage.

12. By participating in the Promotion, the Eligible Customer consents to the use of his/her personal information a for marketing/advertising purposes (the use of video, pictures, audio and other forms of images to project the promo on social media, online, radio, television, billboards, fliers and other forms of traditional and new media), including but not limited to the use of his/her telephone number to contact him/her about products and promotions offered by the Bank from time to time via telephone or SMS or other means applicable to the banks mode of communication.

13. Promotion Mechanics

To qualify, Eligible Customers must:

- 1. Open an Aspire account
- 2. Get an Aspire debit card
- Perform a transaction via any of our electronic channels (*966#EazyBanking, Zenith Mobile App or Internet Banking)s account

1st August 2021 to 31st July 2022 (both dates inclusive).

14. An SMS will be sent to the Eligible Customer viathe customer's registered mobile with the Bank to notify him/her of their eligibility.

This Promotion, Aspire by Zenith Promo is an offer to reward 23 lucky customers who will qualify to win up to N100,000 each week. A total of 276 customers will be rewarded yearly.

15. We reserve the right to determine at our sole and absolute discretion whether:

- 1. The account is registered and qualifies for the promotion.
- 2. Eligible customers have met all the requirements of the Promotion.

16. For the avoidance of doubt, if an Eligible Customer does not receive one of the Winning SMS, he/she will not be entitled to win. The Promotion is subject and limited

to the availability of the prize above.

17. The Prizes allocated to the Winning accounts will be chosen via raffle draw by our computer program designed specifically for the purpose of the Promotion. 23 winners will be announced on the first working day of each month from 12pm.

18. The random selection and allocation of Prizes to the respective Winning Customers will be verified by external auditors. We reserve the discretion to change any of the Prize allocation mechanics without giving prior notice or reason. We may appoint any party as we deem fit as an external auditor for the Prize allocation.

19. The Prizes are not transferable or exchangeable.

General

20. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced or stolen Prize.

21. All cash winnings will be credited to a wallet account which will be made accessible to the beneficiary and the Bank reserves the right to replace or substitute any such Prizes with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason for such substitution or change of Prize).

22. In the event that the Eligible customer terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Prize(s) given to you under this Promotion. At the time of crediting of the Prize(s), the account must be valid (i.e. must not be suspended, cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason), failing which, the Prize(s) will be forfeited and the Bank shall also be entitled to recover the whole or any part of the Prize(s) (or such equivalent value) given to beneficiary.

23. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with Promotion. The Bank's determination of all matters relating to the Promotion shall be final and conclusive and no correspondence will be entertained.

21. The Bank reserves the right to vary, modify, revise, add or delete any of these terms and conditions, modify or withdraw the Promotion at any time without prior notice or reason including terminating, shortening, extending or withdrawing the Promotion and/or substituting the Prize with any other item (which may or may not be of equivalent or similar value), without prior notice or reason.

22. In the event the Bank has determined (in the Bank's sole and absolute discretion) that an Eligible Customer/account is not eligible to receive the Prize(s) or to participate in the Promotion or has irregularly or wrongly redeemed the Prize(s), or where the Bank has knowledge of subsequent events which would mean that the

Eligible Customer would not have been entitled to redeem the Prize(s), the Bank reserves the right to claw back the Prize(s) or to deduct its value (or such other amount as it deems fit) from the Eligible Customer's account(s) with the Bank.

23. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.

24. Please read these terms and conditions together with any other product terms that may be applicable in conjunction with the Promotion (collectively "Other Terms "). In the event of any inconsistency between these terms and the Other Terms,

these terms prevail only to the extent of such inconsistency.

25. A person who is not a party to these Promotion Terms and Conditions has no right to enforce any of the Promotion Terms and Conditions.

26. All information is correct at the time of publication. Visit <u>www.zenithbank.com/aspire</u> for more information.