

PARTICIPATION MECHANISM AND TERMS AND CONDITIONS FOR BENKI NI SIMBANKING PROMOTION

1. Name of Promotion/Campaign: **BENKI NI SIMBANKING**
2. This promotion is open to (who is eligible): **CRDB Bank SimBanking subscribers excluding CRDB bank staff**
3. Duration of the promotion (Campaign duration): **10 Months**
4. Winners' selection
 - i. All CRDB Bank SimBanking subscribers are eligible for participation in our promotion.
 - ii. There will be 3 raffles: Daily (Cash), Weekly (Phone devices), Monthly (Laptop), after two Months (Car) and at the end of the campaign – Grand prize (Car).
 - a) Daily Raffle – **Cash Prizes**
 - CRDB Bank customers who register with SimBanking App and/or USSD and do any SimBanking transaction. The raffle will be done the following working day and winners will be paid straight to their CRDB bank accounts with immediate SMS outbound to their phone number.
 - Existing SimBanking subscribers who do SimBanking transaction on these services ; transfers to CRDB accounts, transfers from mobile networks, transfers from local banks, bills payments, SimBanking cash withdraw -ATM, Airtime, SimBanking cash withdraw - Wakala, SimBanking cash withdraw -Branch, Enquiries (Balance on USSD only, Mini statement and Full statement). The raffle will be done the following working day and winners will be paid straight to their bank accounts with immediate SMS outbound to their phone number.
 - The number of SimBanking transactions performed will determine the number of times the customer will enter the raffle.
 - b) Weekly– **Phone devices** – Samsung smart phones and Cash
 - i. Cash

SimBanking transacting customers who participated on various Q&A quizzes through radio and social media. The raffle will be done on the following working day and winners will be paid straight to their bank accounts with immediate SMS outbound to their phone number.

The winner must have transacted within that week and must have correctly responded to questions in social media or radio.

- ii. Phone Devices (Samsung)
SimBanking customers who make at least (5) five transactions and have a mix of at least three different transaction types except Balance enquiry on App within a week will be eligible to enter weekly raffle thus eligible for winning a brand new Samsung phone device.

- i. The number of SimBanking transactions performed will determine the number of times the customer will enter the raffle.
- ii. The previous winner will not be allowed to win the same prize except for cash rewards
- iii. The draw will be done before end of the following week at the Head Office - Dar es salaam
- iv. The prize will be handled at a place that will be announced by CRDB Bank
- v. The prize should be collected within 90 days, where the winner does not accept these Terms and Conditions, or if the winner, once selected, does not collect the prize within 90 days, the prize will be declared vacant, and the first substitute winner shall be selected based on merit to collect the prize.

c) **Monthly Raffle – Laptop (Scholar Accounts -University Students)**

- A university student with scholar account made SimBanking registration or the ones who have SimBanking and do at least (8) eight transactions with a mix of at least three different transaction types except Balance enquiry on App will be eligible to enter the raffle thus eligible for winning a brand new Laptop.
- The number of SimBanking transactions performed will determine the number of times the customer will enter the raffle.
- The previous winner will not be allowed to win the same prize except for cash rewards.
- The draw will be done before end of the following month at HQ- Dar es salaam
- The prize will be handled at a place that will be announced by CRDB Bank.
- The prize should be collected within 90 days, where the winner does not accept these Terms and Conditions, or if the winner, once selected, does not collect the prize within 90 days, the prize will be declared vacant, and the first substitute winner shall be selected based on merit to collect the prize.
- The Scholar students raffle will run for a period of 4 months – August – November

d) **Two Months Raffle – Toyota Crown**

- SimBanking customer who makes at least 50 transactions that have a mix of at least three different services of at least three different transaction types except Balance enquiry on App within two months will be eligible to enter the two months raffle thus eligible for winning
- The number of SimBanking transactions performed will determine the number of times the customer will enter the raffle.

- The previous winner will not be allowed to win the same prize except for the cash reward.
- The prize will be handled at a place that will be announced by CRDB Bank.
- The draw will be done before end of the following month at HQ-Dar es salaam
- The prize should be collected within 90 days, Where the winner does not accept these Terms and Conditions, or if the winner, once selected, does not collect the prize within 90 days, the prize will be declared vacant, and the first substitute winner shall be selected based on merit to collect the prize.
- Customers with Scholar accounts shall be excluded from this reward.

e) Grand Raffle

- All SimBanking customers that have made at least 200 transactions with a mix of at least three (3) different transaction types except Balance enquiry on App within 10 Months since 4th - Feb-2023 will automatically be eligible to enter the grand raffle thus eligible for winning the grand prizes.
- The number of SimBanking transactions performed will determine the number of times the customer will enter the raffle.
- The draw will be done in the Mid- December 2023 at CRDB bank Head Office - Dar es salaam
- The prize should be collected within 90 days, where the winner does not accept these Terms and Conditions, or if the winner, once selected, does not collect the prize within 90 days, the prize will be declared vacant, and the first runner shall be selected based on merit to collect the prize.
- The prize will be handled at a place that will be announced by CRDB Bank.
- Customers with Scholar accounts shall be excluded from this reward

5. Other Participation Criteria

Participants must meet following participation criteria

- i. Be CRDB Bank Customers
- ii. Register and activate SimBanking services
- iii. Transact through SimBanking services
- iv. Participate in CRDB Bank Social media quiz
- v. Participate in CRDB Bank radio activations
- vi. Participants must be at least 18 years of age
- vii. Participation in this campaign shall imply expressed consent for public disclosure, transmission, retransmission, reproduction or publication of the filming, photographs, images and/or voice and/or personal particulars of the Winner, in particular, in all and

- any means of communication (visual, audio or others including television presentations through air, antenna, cable, satellite, radio, Internet, etc.)
- viii. Being part of this campaign implies the knowledge and acceptance of all the rules set forth in the terms and conditions of the campaign. Any statement that under this campaign is generated between the participant and CRDB Bank shall be governed and shall be compliant in total subjection with the laws of Tanzania.
 - ix. Winners will be announced via our social media channels Facebook, Twitter, Instagram, YouTube pages (named CRDB Bank PLC) partners radio, and other media platforms both traditional and digital.