



EXPRESSCREDIT ZAMBIA FEBRUARY VALENTINES 2025 CAMPAIGN

TERMS & CONDITIONS

1. The campaign is open to all ExpressCredit Zambia (New and returning) customers*.
2. The campaign applies to the Payday loan product only. Government, Government Army and Open Market Loans issued do not qualify for this campaign.
3. Participants who are directors, members, partners, employees, agents of or consultants of ExpressCredit Zambia, its subsidiaries, holding companies, divisions and/or associated companies or of the advertising or promotion agencies or any other person who directly or indirectly controls or is controlled by ExpressCredit Zambia, will not qualify to participate in the campaign and will also not be eligible for any prizes.
4. By participating in the campaign, all participants agree to be bound by the terms and conditions of the campaign, and ExpressCredit Zambia's decision regarding any issue with the campaign will be final and binding and no correspondence will be entered into.
5. ExpressCredit Zambia does not accept any responsibility for any application that is not delivered, received, or is delayed or damaged due to technical reasons, including telecommunication failure on the part of the participant's service provider, or otherwise.

Campaign period:

6. The February Valentines campaign comprises of the following period:
 - a. "Loan application period" runs from February 4, 2025 – February 28, 2025, both dates inclusive.
7. The prizes consist of the following:
 - a. Weekly cash giveaway 1 winner, K1,000 prize – 4 (four) winners.
 - b. Final winner K3,000 – 1 (one) winner.
8. Qualified entries will be drawn via electronic lucky draw on weekly base (11/02/25, 18/02/25, 25/02/25, 03/03/25).
9. A customer can only win once.
10. Winner will be announced via ExpressCredit Zambia Official Facebook Page.



11. Winner will also be notified via Mobile Phone Call by the official ExpressCredit Zambia representative.
12. Prize money will be sent to the customer via E-Wallet using the customers registered mobile phone number.
13. For all provincial winner, shipping fees of prize away from the branches will not be covered by ExpressCredit Zambia.
14. Winner must present one (1) Valid ID for the prize money to be disbursed.
15. Redemption of prize is valid for 2 days from receipt of notification via registered phone call, otherwise, prize will be forfeited, and a new winner will be selected.
16. This campaign applies to both returning and new customers

***Returning customers** - customers who have at least 1 repaid loan.

***New Customers** – customers to receive a loan for the first time with ExpressCredit.

Publicity and Data Privacy

17. By entering the campaign, a participant acknowledges that personal information about him/her will be shared with ExpressCredit Zambia and their agents to the extent necessary to conduct the campaign.
18. The prize winner must accept that his/her name and/or likeness may be announced in ExpressCredit Zambia's's media publications or on the Internet for publicity or advertising purposes without additional compensation, and in accordance with the Data Protection Act.

General

19. ExpressCredit Zambia reserves the right to shorten, extend, suspend the time of the campaign or terminate the campaign whenever it should so choose for technical, commercial, or operational reasons, or for reasons beyond its control or generally for any reason whatsoever within their sole discretion. The campaign, its prizes, and terms and conditions may be amended by ExpressCredit Zambia, at any time during the campaign, and will be applied and interpreted within its sole discretion. In such an event, all participants waive any rights that they may have/purport to have in terms of this campaign and acknowledge that they will have no recourse against ExpressCredit Zambia whatsoever.



20. All publicity and other materials will be the sole property of ExpressCredit Zambia.
21. To the extent permitted by law, ExpressCredit Zambia will not be liable in any way whatsoever, for any claims arising from loss, injury, damage or costs, suffered by a participant in relation to this campaign or the prizes offered, including but not limited to claims relating to defects in the prizes or any losses caused by such defects or losses arising from incorrect or inaccurate information supplied by participants.
22. ExpressCredit Zambia is not liable for any technical failures affecting participation in the campaign and they assume no liability in this regard.
23. To the fullest extent permitted by law, by participating, the participant indemnifies, releases and agrees to hold harmless ExpressCredit Zambia, their associated, holding and subsidiary companies, and its directors, officers, agents, representatives, shareholders, employees, successors and assigns from any and all claims or liability arising from participating in the campaign, any campaign-related activity and/or acceptance, receipt, possession or use/misuse of any prize.
24. ExpressCredit Zambia will not be liable for any loss suffered as a result of incomplete or incorrect information provided.
25. Zambian law shall govern this competition campaign terms and conditions and the courts of Zambia shall have exclusive jurisdiction.

Tax Implications

26. 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 campaign. 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 You participating in this campaign.
27. You agree that You will not hold ExpressCredit Zambia, its Shareholders, Directors, Employees, Agents and/or Affiliates liable and hereby fully indemnify ExpressCredit Zambia, and hold the Company completely harmless, against all damages, claims and fines made against You or the Company, including all legal costs on an attorney-and-own client scale, to the extent to which such damages, claims and fines arise out of or are connected to any taxation relating to Your receipt, transfer or spend of any prize/s and/or awards or the charges in respect thereof.