

ZENITH BETA LIFE PROMO Season 3: Terms and Conditions

1. Description/Introduction:

The Beta life promo is an “**Account Opening**” promotion (“**Promotion**”) available for 12 months from 1st June, 2023 to 31st May, 2024 (both dates inclusive) (“**Promotion Period**”). Twenty (20) lucky customers bi-weekly will win up to **N150,000** worth of gift prices and 5 lucky customers to win **N500,000** worth of gift prices quarterly. 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 and Reactivated Dormant account holders.**

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

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

1st June 2023 to 31st May 2024 (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 Plc 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 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 bank's mode of communication.

13. Promotion Mechanics

To qualify, Eligible Customers must:

1. Open any retail account
2. Reactivate your dormant account
3. Get a debit card
4. Perform a transaction via any of our electronic channels
(*966#EazyBanking, Zenith Mobile App or Internet Banking) account

1st June 2023 to 31st May 2024 (both dates inclusive).

14. 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.

17. The Prizes allocated to the Winning accounts will be chosen via raffle draw by our computer programme designed specifically for the purpose of the Promotion. 20 winners will be announced after the draw is held bi-weekly at the bank premises from 12pm, and 5 winners quarterly from the same medium.

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.

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 www.zenithbank.com/betalife for more information.