

Terms and Conditions

Pay Smart & Win Big Campaign

The Campaign

- The campaign aims to drive increased card usage by encouraging customers to use their cards for online and point-of-sale (POS) transactions, both within Botswana and across borders.
- The campaign will run for a period of 3 months effective 11th September, to 11th December 2026.

Eligibility Criteria

- To enter the competition, customers must pay using their First Capital Bank debit cards for a minimum amount of P1,500 or more at any point of sale (POS) or online, either within Botswana or across the border, during the promotional period.
- Cash withdrawals are not eligible for the campaign.
- Debit card products in scope include the First Debit Card (Classic), Platinum and USD cards.

Draw Mechanism

- All eligible card transactions that meet the competition entry criteria will be extracted from the card system and entered into an electronic draw, from which winning transactions will be randomly selected by the system without manual intervention. An electronic draw is a computer-based method of randomly selecting winners from a predefined pool of eligible entries. It replaces the traditional manual approach of physically drawing names, numbers, or tickets.
- The draw will be conducted in the presence of an independent internal auditor to verify and confirm the integrity and fairness of the selection process.

Competition Locations

- The competition is open to all eligible First Capital Bank Botswana cardholders nationwide and is not conducted at or limited to, specific branch or centre. All eligible card transactions will be made at any point-of-sale (POS) terminal or online payment channel, within Botswana or across the border, as set out under Eligibility Criteria below.

The Prizes

Monthly Prize

- Every month during the Campaign Period, two (2) customers will be selected from all eligible entries to each receive P10,000 cashback, which will be credited to their account.

Grand Prize

- One (1) lucky customer will win an all-expenses-paid five (5)-night holiday to Mauritius for themselves and their partner. The prize includes return airfare for two, accommodation, airport transfers, and meals.
- The total cost of the holiday package is P90,000 package is subject to prevailing travel rates at the time of booking. The package value may also be influenced by several factors, including seasonality, travel dates, airfare and hotel availability, prevailing accommodation rates, exchange-rate movements and other applicable travel-related charges.

- Prizes are not transferable and anyone below the age of 18 is not eligible to enter the campaign.

Indemnity

- By participating in the Pay Smart & Win Big Campaign, each participant agrees to indemnify, defend, and hold harmless First Capital Bank, its directors, officers, employees, agents, and affiliates from and against any and all claims, damages, losses, liabilities, costs, or expenses arising out of or in connection with their participation in the campaign, acceptance, use, or misuse of any prize, or any breach of these terms and conditions.

Winner Announcement

- Monthly winners will be announced on the day of each draw, as per the schedule below, at the First Capital Bank Head Office at 3:00 PM on the following dates:
- September draw: Friday 9th October 2026
- October draw: Friday 6th November 2026
- November draw: Friday 4th December 2026
- Grand Prize draw: Friday 11th December 2026
- Winners will also be announced on Radio and through the Bank's official social media platforms.

Winner Contact/Notification and Forfeiture

- Winners will be notified telephonically, using the contact details held on their account. Where a winner cannot be reached telephonically, the Bank will attempt to make contact via email as a secondary method of notification.
- First Capital Bank will make reasonable attempts to contact each winner telephonically and through other reasonable means of communication, using the contact details held on the winner's account. Where a winner cannot be reached, or fails to claim their prize, within three (3) months from the date of first notification, the prize shall be forfeited. Subject to the approval of the Gambling Authority, a forfeited prize may be awarded to the next eligible winner in accordance with Regulation 7.

Data Protection

- First Capital Bank shall collect, use, store, and process participants' personal information solely for the purposes of administering this campaign, in accordance with the applicable data protection laws of Botswana and the Bank's Privacy Policy. Personal information will be retained only for as long as necessary for these purposes and will not be shared with or sold to third parties, except where required to fulfil the campaign (for example, prize fulfilment) or as required by law.

Liability

First Capital Bank shall not be liable for any loss, damage, injury, or disappointment suffered by any participant arising from their entry into, or participation in, this campaign, or from their acceptance, use, or misuse of any prize, save where such loss or damage arises from the Bank's gross negligence or wilful misconduct. To the maximum extent permitted by law, the Bank's liability in connection with this campaign shall be limited to the value of the relevant prize.

Dispute Resolution

- Any dispute arising from or in connection with this campaign shall first be raised with First Capital Bank's Customer Support team for resolution. If the dispute cannot be resolved

amicably within a reasonable period, it shall be referred to the Gambling Authority for determination, whose decision on the matter shall be final and binding.

Availability of Terms and Conditions

- A copy of these Terms and Conditions will be published on the First Capital Bank Botswana website, www.firstcapitalbank.co.bw. Participants may obtain a copy of these Terms and Conditions, or direct enquiries regarding the competition, to the Bank's Customer Helpdesk at customerhelpdesk@firstcapitalbank.co.bw or 0800 600 145 (toll-free).

Other Conditions

- Directors, members, partners, employees, agents of or consultants to First Capital Bank Botswana or their advertising agencies, or their family members (spouses, parents, children, brothers, sisters), are not eligible to enter the campaign.
- First Capital Bank's decision on all matters relating to the campaign is final and binding, subject to approval by Gambling Authority.
- By participating in the promotion, customers consent to their names and pictures being displayed for any promotional and media advertisement in relation to the promotion, without any cost or compensation.
- The Grand Prize winner and their accompanying partner are responsible for securing valid passports with at least 6 months validity and 3 blank pages for immigration stamps.
- First Capital Bank is entitled to amend these terms and conditions insofar as it deems necessary; such amendments may include the addition and/or deletion of any existing or proposed terms and conditions of the promotion.
- Any changes to the campaign are subject to the approval of the Gambling Authority, and participants will be duly notified.
- Any changes to the campaign will be communicated to customers through direct customer communication, as well as through media platforms such as social media.
- These terms are supplementary to the standard cardholder terms and conditions and are governed by the laws of Botswana.

Customer Support Contacts

Call Centre

- Toll-Free Line: 0800 600 145
- Direct Toll-Free: +267 391 3035
- Switchboard: +267 390 7801
- customerhelpdesk@firstcapitalbank.co.bw