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TERMS AND CONDITIONS

MALIZA KIRAHISI KIDIGITALI CAMPAIGN

Campaign period: 18 November 2026 to 17 February 2027

Please read these Terms and Conditions carefully. Participation in the Campaign constitutes acceptance of them.

1. The “Maliza Kirahisi Kidigitali Campaign” (the “Campaign”) is promoted by Exim Bank Tanzania Limited (the “Bank”).
2. The Campaign is designed to encourage customers to use the Bank’s revenue-generating digital banking services across Mobile Banking, Internet Banking, WhatsApp Banking, Exim Wakala and Exim Mastercard.
3. The Campaign runs from 18 November 2026 to 17 February 2027, both dates inclusive (the “Campaign Period”), unless extended, suspended or terminated by the Bank in accordance with these Terms and Conditions and applicable approvals.
4. The Campaign is open to individual customers who hold an active Exim Bank account and have access to at least one Eligible Channel during the Campaign Period.
5. A customer must maintain an active saving account in good standing and comply with the applicable account, card, digital banking and agent-banking terms throughout the Campaign Period and until a prize is awarded.
6. Employees, directors and officers of the Bank, and any persons directly involved in administering or auditing the Campaign, are not eligible to participate. The Bank may extend this exclusion to service providers or related parties where necessary to preserve the integrity of the draws.
7. No separate registration is required. An eligible customer is entered automatically after completing the applicable Qualifying Transactions and meeting the relevant threshold.
8. The following are “Eligible Channels”:

- Mobile Banking i.e. Exim Pay and USSD;
- Internet Banking;
- WhatsApp Banking;
- Exim Wakala; and
- Exim Mastercard.

9. Only successful, completed and revenue-generating transactions carried out during the Campaign Period qualify. Eligible transaction types are:

- transfers to other banks;

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- transfers to mobile wallets;
- merchant payments;
- bill payments;
- withdrawals through Exim Wakala; and
- point-of-sale (POS) and e-commerce transactions using Exim Mastercard.

10. Transaction value is calculated cumulatively across all Eligible Channels within the relevant weekly, monthly or Campaign Period. A transaction may contribute to more than one prize tier where the customer independently satisfies each tier's criteria.
11. To qualify for a weekly draw, a customer must complete at least one Qualifying Transaction with a cumulative value of at least TZS 100,000 during the relevant campaign week.
12. Thirty (30) qualifying customers will each receive TZS 50,000.
13. A customer may win a weekly prize only once during the Campaign Period. A weekly winner remains eligible for the monthly and Grand Finale draws if the applicable criteria are met.
14. For administration, a campaign week will be determined by the Bank's official Campaign calendar and system transaction timestamps. Transactions posted outside the applicable weekly cut-off will be considered in the next eligible period, where applicable.
15. To qualify for a monthly draw, a customer must complete at least one Qualifying Transaction with a cumulative value of at least TZS 1,000,000 during the relevant campaign month.
16. Ten (10) qualifying customers will each receive TZS 500,000.
17. A customer may win a monthly prize only once during the Campaign Period. A monthly winner remains eligible for the Grand Finale draw, and a previous weekly prize does not prevent a customer from winning a monthly prize.
18. A campaign month will be determined by the Bank's official Campaign calendar and system transaction timestamps.
19. To qualify for the Grand Finale draw, a customer must complete at least three (3) Qualifying Transactions with a cumulative value of at least TZS 5,000,000 during the Campaign Period.
20. Three (3) qualifying customers will receive the following prizes:

- Grand Winner: TZS 15,000,000;
- First Runner-up: TZS 10,000,000; and
- Second Runner-up: TZS 5,000,000.

21. Customers who have won weekly or monthly prizes remain eligible for a Grand Finale prize if they satisfy the Grand Finale criteria.
22. Winners will be selected through a computerized random raffle process from the pool of verified qualifying customers for the relevant draw.
23. The Bank's systems and verified transaction records will be the primary basis for determining eligibility.
24. Before a winner is confirmed, the Bank may verify the customer's identity, account status, transaction status, contact details and compliance with these Terms and Conditions. The Bank may request a valid identification document or other reasonable verification information.
25. The Bank may disqualify an entry or winner where it reasonably identifies fraud, collusion, transaction manipulation, breach of these Terms and Conditions, breach of the applicable banking terms, inaccurate customer information, or any conduct that compromises the fairness or integrity of the Campaign.
26. If a selected customer is disqualified, cannot be verified, or cannot be contacted within the period communicated by the Bank, the Bank may select an alternate winner through the same draw process.
27. Winners will be contacted using the mobile number, email address or other contact details held in the Bank's records. Customers are responsible for keeping their contact and identification details up to date.
28. The Bank may announce confirmed winners through its approved channels, including SMS, telephone, branches, website, social media or other Campaign communications, subject to applicable consent and privacy requirements.
29. Cash prizes will be credited to the winner's eligible Exim Bank account after successful verification. Prizes are personal to the winner, non-transferable and may not be substituted, assigned or exchanged.
30. The Bank will not request a winner to disclose a PIN, password, one-time password (OTP) or other confidential security credential to claim a prize. Customers should report suspected Campaign-related fraud through the Bank's official customer-service channels.
31. Any statutory deductions, taxes or levies applicable to a prize will be handled in accordance with Tanzanian law. The Bank may deduct or withhold amounts where legally required.
32. Customers must use the Eligible Channels lawfully and securely, safeguard their credentials and devices, and follow all applicable account and digital-channel terms.

33. Normal transaction fees, charges, limits and service conditions continue to apply. Participation does not waive or reduce any fee unless the Bank expressly communicates otherwise in writing.
34. A customer is responsible for reviewing transaction confirmations and promptly reporting an error or unauthorized transaction through the Bank's official channels.
35. The Bank will process customer information and Campaign transaction data for Campaign administration, eligibility verification, raffle management, winner notification, prize fulfilment, fraud prevention, auditing, regulatory compliance and related customer communications, in accordance with applicable law and the Bank's privacy practices.
36. Where publicity requires a winner's photograph, image, voice, testimonial or additional personal information, the Bank will obtain any consent required by applicable law before publication.
37. The Bank may share strictly necessary Campaign information with authorized service providers, auditors, regulators or law-enforcement authorities where required for Campaign administration or by law, subject to appropriate confidentiality and security safeguards.
38. The availability of an Eligible Channel may be affected by planned maintenance, telecommunications failure, third-party service interruption, system downtime or events beyond the Bank's reasonable control. The Bank does not guarantee uninterrupted availability but will take reasonable steps to administer the Campaign fairly using verified transaction records.
39. The Bank may amend, suspend, extend or terminate the Campaign where required by law, a regulator, operational necessity, security concerns, force majeure or circumstances affecting the Campaign's integrity. Any material change will be communicated through appropriate Bank channels and will take effect subject to applicable approvals.
40. Nothing in these Terms and Conditions excludes or limits any liability that cannot lawfully be excluded or limited. Subject to that restriction, the Bank is not responsible for indirect or consequential loss arising solely from participation in the Campaign or reliance on unofficial Campaign communications.
41. Campaign questions or complaints should be submitted through the Bank's official customer-service channels or at an Exim Bank branch, together with relevant details such as the customer's name, masked account or card details, transaction reference and transaction date.

42. Complaints will be handled under the Bank's applicable complaints-handling process. Customers should not share a PIN, password or OTP when submitting a complaint.
43. The Bank's decision on Campaign administration will be final, subject to the customer's rights under applicable law and any competent regulatory or judicial process.
44. These Terms and Conditions apply together with the terms governing the customer's account, card, Mobile Banking, Internet Banking, WhatsApp Banking and Exim Wakala services. If there is a conflict relating specifically to Campaign eligibility or prizes, these Campaign Terms and Conditions apply to that extent, subject to applicable law.
45. Failure or delay by the Bank to exercise a right under these Terms and Conditions does not waive that right.
46. If any provision is held invalid or unenforceable, the remaining provisions will continue in effect.
47. All draws will be conducted under supervision of Gaming Board of Tanzania.