

## **Zenith Bank Mastercard Cross-Border Spend Campaign – Terms & Conditions**

### **1. Campaign Overview**

- 1.1 The Zenith Bank Mastercard Cross-Border Spend Campaign (“Campaign”) encourages international spend among Zenith Bank cardholders.
- 1.2 Eligible transactions automatically enter participants into weekly prize draws.

### **2. Campaign Duration**

- 1.1 The Campaign runs for 10 weeks, from 15 September 2025 to 24 November 2025 (“Campaign Period”).

### **3. Promotion Mechanics**

- 3.1 To qualify, participants must complete valid cross-border (international) transactions, either online or in-store, using an eligible Zenith Bank Mastercard.
- 3.2 Eligible cards and qualifying weekly spend thresholds:
  - 3.2.1. Zenith Bank Dollar Mastercard – cardholders must spend a minimum of USD 1,000 (one thousand dollars) in cross-border transactions per week.
  - 3.2.2. Zenith Bank Naira Mastercard – cardholders must spend a minimum of USD 400 (four hundred dollars) equivalent in Naira in cross-border transactions per week.
- 3.3 Each cardholder who meets the above weekly spend threshold earns one (1) entry into that week’s draw.
- 3.4 There is no limit on the number of transactions within the qualifying spend.
- 3.5 A cardholder can only win once overall during the Campaign Period, regardless of the card type(s) they hold.
- 3.6 Transactions must be successful, settled, and not reversed to qualify.

### **4. Eligibility**

- 4.1 The Campaign is open to all existing Zenith Bank Naira Mastercard and Dollar Mastercard holders.
- 4.2 Card accounts must remain active and in good standing throughout the Campaign Period.
- 4.3 Employees of Zenith Bank, affiliates, and campaign partners are not eligible to win prizes.
- 4.4 Only cross-border transactions (online or in-store) are eligible; local/domestic spend does not qualify.
- 4.5 A cardholder cannot win in both card categories (Dollar and Naira). If selected as a winner in one category, they will be excluded from subsequent draws across both categories.

### **5. Reward Structure**

- 5.1. Winners will each receive a TCL 55-inch UHD 4K Smart TV.

### **6. Selection & Prize Conditions**

- 6.1 Winners will be determined weekly during the Campaign Period based on the first eligible cardholders to achieve the qualifying spend threshold in each card category:

6.1.1 For the Zenith Bank Dollar Mastercard, the first 6 cardholders each week to spend \$1,000 or more will be awarded a prize.

6.1.2 For the Zenith Bank Naira Mastercard, the first 3 cardholders each week to spend \$400 or more (in equivalent cross-border transactions) will be awarded a prize.

6.2 Selection will be verified through transaction timestamps, with priority given to the earliest cardholders who successfully meet the spend requirement.

6.3 A cardholder may only win one prize during the Campaign Period and cannot win in both card categories.

6.4 All prizes are non-transferable and cannot be exchanged for cash or alternatives.

6.5 Zenith Bank reserves the right to substitute prizes with items of equal or greater value if necessary (including models or specifications of the TCL 55-inch UHD 4K Smart TV, subject to availability).

## **7. Notification & Fulfilment**

7.1 Winners will be contacted via SMS, phone call, or email within 5 business days of each draw.

7.2 If a winner cannot be reached within 7 business days, an alternate winner may be selected.

7.3 Prizes will be distributed within 14 business days of confirmation, subject to verification.

7.4 Winners may be required to present valid identification and proof of card ownership to claim their prize.

## **8. Exclusions**

8.1 Reversed, refunded, disputed, or cancelled transactions will not qualify.

8.2 Local/domestic transactions are excluded from this Campaign.

## **9. General Terms**

9.1 Zenith Bank reserves the right to verify entries and disqualify fraudulent transactions.

9.2 Zenith Bank may amend, suspend, or cancel the Campaign with or without notice, subject to regulatory approval.

9.3 Participation in the Campaign indicates acceptance of these Terms and Conditions.

9.4 Participants consent to the use of their name, image, and likeness for promotional purposes without further compensation.

9.5 All decisions made by Zenith Bank in relation to the Campaign are final and binding.

9.6 Prizes must be collected from designated Zenith Bank branches or offices, unless otherwise arranged in writing.