FIRST CAPITAL BANK

5-MINUTE BANK DASH CHALLENGE

TERMS AND CONDITIONS

Campaign Period: 6 November – 11 December 2026

1. Organiser

The 5-Minute Bank Dash Challenge ("the Challenge") is organised by First Capital Bank Limited ("the Bank") to promote its digital self-onboarding platform and demonstrate how quick, simple and convenient it is to open a bank account digitally.

2. Promotional Period

The Challenge runs from **Friday, 6 November 2026, to Friday, 11 December 2026**, inclusive.

Weekly winners will be announced every Monday throughout the campaign, with the final winners announced on Monday, 14 December 2026.

3. Eligibility

3.1. The Challenge is open to individuals aged 18 years and above who are eligible to open a First Capital Bank account.

3.2. Participants must possess valid identification documents and meet the Bank's account-opening and Know Your Customer (KYC) requirements.

3.3. Participation is free, and no initial deposit or purchase is required.

3.4. Employees of First Capital Bank and individuals directly involved in administering the Challenge are not eligible to win prizes.

3.5. Each participant is permitted one qualifying entry into the Challenge.

4. How to Participate

4.1. Participants can enter the Challenge from anywhere using a smartphone or compatible digital device.

4.2. To participate:

- Scan the official campaign QR code, click the designated campaign link or visit the First Capital Bank website.
- Follow the digital self-onboarding instructions.
- Complete the account-opening process in **five minutes or less**.

4.3. No physical branch visit or separate registration is required to participate.

4.4. The Bank will automatically record and verify the time taken to complete the account-opening process through its digital onboarding system.

4.5. Only successfully completed and verified account openings within five minutes or less will qualify for the Challenge.

5. Challenge Timing and Verification

5.1. The Challenge is based on the time taken by a participant to complete the digital account-opening process.

5.2. Completion times will be automatically captured through the Bank's backend system.

5.3. Participants will be ranked according to their verified completion times, from shortest to longest.

5.4. Only account openings completed within **five minutes or less** will qualify for prizes.

5.5. All account applications remain subject to the Bank's standard verification, security and regulatory requirements.

5.6. Incomplete, duplicate, fraudulent or manipulated entries will be disqualified.

5.7. In the event of identical completion times, the Bank will apply a consistent and documented tie-breaking procedure.

6. Weekly Cash Prizes

6.1. Each week, the **20 qualifying participants with the shortest verified account-opening times** will each receive **US$20**.

6.2. Winners will be selected using the Bank's verified digital onboarding records.

6.3. Weekly winners will be announced every Monday through First Capital Bank Zimbabwe's official communication channels.

6.4. The weekly competition and announcement schedule is as follows:

Week	Competition Period	Announcement Date
1	6–8 November	Monday, 9 November
2	9–15 November	Monday, 16 November
3	16–22 November	Monday, 23 November
4	23–29 November	Monday, 30 November
5	30 November–6 December	Monday, 7 December
6	7–11 December	Monday, 14 December

6.5. Each participant may win a weekly prize only once during the campaign.

6.6. Prize money will be deposited directly into each winner's newly opened First Capital Bank account.

6.7. Winners must satisfy all eligibility and verification requirements before receiving their prizes.

7. Overall Grand Prizes

7.1. At the conclusion of the Challenge, the **three participants with the fastest verified account-opening times across the entire promotional period** will each receive **US$100**.

7.2. Overall winners will be selected from all qualifying entries recorded between 6 November and 11 December 2026.

7.3. Weekly prize winners remain eligible for the overall grand prizes.

7.4. The three overall winners will be announced on **Monday, 14 December 2026**, subject to verification.

7.5. Grand prizes will be deposited directly into the winners' First Capital Bank accounts.

8. Additional US$5 Social Media Reward

8.1. Weekly winners are eligible to receive an additional **US$5** by recording and sharing their 5-Minute Bank Dash experience on social media.

8.2. To qualify for the additional reward, weekly winners must:

- Record a video of themselves participating in the Challenge.
- Post the video on Facebook, Instagram or TikTok.
- Tag the official **First Capital Bank Zimbabwe** social media account.
- Ensure the post is publicly accessible for verification.

8.3. The additional US$5 reward is available exclusively to the 20 weekly winners selected each week.

8.4. Participants who do not win a weekly prize are not eligible for the additional US$5 reward.

8.5. Each weekly winner may receive the additional reward only once during the campaign.

8.6. The US$5 reward will be deposited directly into the winner's First Capital Bank account following verification of the qualifying social media post.

8.7. Participants must not disclose confidential banking information, including PINs, passwords, One-Time Passwords (OTPs) or identification details, in their videos.

9. Winner Selection and Notification

9.1. Winners will be determined using verified completion times recorded by the Bank's digital onboarding system.

9.2. The 20 fastest qualifying participants each week will receive weekly prizes, while the three fastest participants across the entire campaign will receive the overall grand prizes.

9.3. Winners will be notified through the contact details provided during account opening.

9.4. The Bank reserves the right to verify the eligibility and authenticity of all winning entries before awarding prizes.

9.5. Prizes are non-transferable and will be credited directly into the winners' First Capital Bank accounts.

9.6. Where a selected winner does not meet the eligibility requirements, the Bank may award the prize to the next fastest qualifying participant.

10. Data Protection and Privacy

10.1. Personal information collected during the Challenge will be processed in accordance with applicable Zimbabwean data protection laws and the Bank's privacy policy.

10.2. Participants are required to provide accurate and truthful information during the account-opening process.

10.3. Participants must keep their banking credentials confidential and must not share passwords, PINs or OTPs with anyone.

10.4. Participants who voluntarily publish Challenge videos acknowledge that their content will be publicly accessible on their selected social media platforms.

10.5. Any use of participant videos or images by the Bank for promotional purposes will be subject to the appropriate consent.

11. General Conditions

11.1. By participating in the Challenge, participants agree to be bound by these Terms and Conditions.

11.2. The Bank reserves the right to verify all entries and disqualify participants who fail to comply with the Challenge requirements.

11.3. The Bank may amend, suspend, postpone or terminate the Challenge where reasonably necessary due to technical, operational, security or regulatory considerations, subject to applicable laws.

11.4. Any material changes to the Challenge will be communicated through the Bank's official communication channels.

11.5. The Bank will administer the Challenge fairly and consistently.

11.6. These Terms and Conditions are governed by the laws of Zimbabwe.

12. Customer Enquiries

For more information about the 5-Minute Bank Dash Challenge, customers may visit the official First Capital Bank website, contact the Bank through its authorised customer service channels or visit their nearest First Capital Bank branch.

First Capital Bank — Belief Comes First.

Internal Only