

RULES AND REGULATIONS FOR THE "EARN WHILE YOU SPEND" MOZA CARD CAMPAIGN

The Moza "Earn While You Spend" card campaign is developed and managed by Moza Banco, with the aim of rewarding and incentivising private customers who hold debit, credit and/or prepaid cards and remain dormant using them.

The basic concept of the competition is to award prizes, through a random prize draw, for transactions made using one of these cards within the country and abroad. To be eligible for the draw, the customer must make a minimum number of transactions, and the more transactions they make, the more chances they have of being drawn.

To carry out the campaign, the following assumptions will be followed:

- **Launch:** 05 February 2024.
- **Duration:** 3 Months (5 February 2024 to 30 April 2024).
- **Purpose:** All financial transactions carried out, within the country and abroad, using Debit, Credit and/or Prepaid cards.
- **Target audience:** All dormant private customers who carry out transactions using their cards between 5 February 2024 and 30 April 2024.
- **Prize draw:** There will be weekly draws, where 36 winners will be chosen (3 per week), each of whom will receive 3,000.00 MT, credited to their Moza Banco demand deposit accounts. There will also be a final draw to determine 1 winner of the grand prize of a trip to an international destination with return tickets and accommodation at a luxury hotel.
 - The weekly draws will take place every Tuesday or the next working day, and will refer to transactions made in the week prior to the date of the draw;
 - The final draw will take place on the working day following the last day of the campaign and will relate to all transactions made during the three months of the campaign.

- **Winners:** three (3) winners per week and one (1) final prize winner.
- **Prize Plan:** Award Details

Number of Winners	Prize per Winner	Prize draw dates
3	3,000.00 MT	Tuesday, 13 February 2024
3	3,000.00 MT	Tuesday, 20 February 2024
3	3,000.00 MT	Tuesday, 27 February 2024
3	3,000.00 MT	Tuesday, 05 March 2024
3	3,000.00 MT	Tuesday 12 March 2024
3	3,000.00 MT	Tuesday 19 March 2024
3	3,000.00 MT	Tuesday, 26 March 2024
3	3,000.00 MT	Tuesday 2 April 2024
3	3,000.00 MT	Tuesday 9 April 2024
3	3,000.00 MT	Tuesday 16 April 2024
3	3,000.00 MT	Tuesday 23rd April 2024
3	3,000.00 MT	Tuesday 30 April 2024
1	International Travel	Tuesday, 2 May 2024
Summary	37 Winners (36 x 3,000 MT and 1 x Trip) and 13 Prize draws	

- **Prize draw method:** Random selection through an application developed by the Bank and to take place at Moza Central Services (Rua dos Desportistas - Edifício JAT 6.2, n° 713, Maputo City).
- Moza reserves the right to change the Terms and Conditions of this Campaign for reasons of force majeure, with the authorisation of the General Gaming Inspectorate, informing all of its Customers 15 days in advance.

Award ceremony

- The prizes will preferably be awarded¹ at the Moza Digital Agency in the Moza Banco headquarters building, located at Rua dos Desportistas, Edifício JAT 6.2, n° 713, Maputo - Mozambique, and recorded (photos) for later exhibition by the Bank's media to the general public;
- Moza will endeavour to contact the Customer via the contacts registered in the system in their account details to inform the winner of the results and arrange a date for the prize to be given;
 - The cash prize will be channelled directly into the Customer's current account within a period of no less than 5 working days and no more than fifteen (15) days from the date on which the prize is claimed by the drawn Customer. To this end, the drawn Customer must be present at the duly identified delivery point;
 - As for the trip prize², the winner must confirm their availability to travel in advance, and must do so within the deadlines duly indicated in the specific rules. The trip will take place between 03 June 2024 and 07 June 2024.

Specific rules:

1. Bank employees are excluded from this campaign.
2. The customer who wins the final prize (trip) will have up to 15 days to prepare for the trip, starting on the working day following the date of the draw.
3. Moza reserves the right to use the image rights of all participants in this campaign, with their consent and at no additional cost.
4. Customers who are drawn by lot authorise Moza to use their image for publicity purposes related to this campaign only.
5. Eligibility is defined by the minimum number of transactions carried out by the Customer, namely:

¹ In cases where the Customer is far away, or is unable to come to the place of delivery, the delivery can optionally be made at any of Moza's branches (at the Customer's address or the one closest to you).

² In the event that none of the winners (main and alternate) are able to attend the trip within the established timeframe, it will be reverted to the state, in accordance with Decree no. 33/2018, of 28 May, which amends and republishes the Regulation of Law no. 9/2012, of 8 February.

- a) A minimum of 2 (financial) transactions carried out in the last 7 days for the weekly draws;
 - b) A minimum of 5 (financial) transactions per month during the three months of the campaign for the final draw.
6. Customers who have won a prize in one of the weekly draws are automatically ineligible for the following weekly draws;
 7. Only customers with no record of default with the bank are eligible for the campaign.
 8. All awards to customers in monetary amounts are subject to a deduction of 10% withholding tax, under **Law no. 19/2017, of 28 December, paragraph 3 c), in its Article 57.**