Bank Windhoek

Bank Windhoek Valentines Day Giveaway

13th February 2026 – 15th February 2026

Terms & Conditions

The Bank Windhoek Valentine's Day Competition ("the Campaign") is organised and conducted by Bank Windhoek Limited ("Bank Windhoek").

These Terms and Conditions must be read carefully as they constitute the Campaign Rules and set out the rights and duties of the parties in the Campaign. By entering this Campaign, all participants accept that these Terms and Conditions will apply to them and that Bank Windhoek can assume that all participants have read and agreed to the Terms and Conditions and agreed to be legally bound to them.

These Terms and Conditions will be available upon request on Bank Windhoek's social media platforms and the Bank Windhoek Website: https://www.bankwindhoek.com.na/Pages/default.aspx

1. Duration

- The Campaign will be open for entry from 00:00 on Friday, 13 February 2026, until 23:59 on Sunday, 15th February 2026 (hereinafter referred to as the "Campaign Period").

2. Eligibility

- This Campaign is open to any individual being 18 years or older, residing in Namibia with residence or visa status, who has followed the instructions on the competition post, and who has a valid social media account on the following social media platforms:
  - Facebook;
  - X;
  - Instagram; and/or
  (*collectively referred to as "Social Media Platforms".)*
- The employees (including a director, member, partner, agent or consultant) and any of their direct families (including a spouse, life partner, parent, child, brother, sister, business partner or an

associate of such employee) of Bank Windhoek or any Capricorn Group Companies, and its subsidiaries may not participate in this Campaign. They will not have a qualifying entry.

- All entrants will be required to provide valid identification in the form of an Identity Document or passport that can be linked to the social media account through which the entry was made.
- Should an entrant not be able to provide valid identification within 5 (five) days they shall forfeit the Prize drawn against their name.

3. How to enter the Campaign

- Entrants can take part in the Campaign following the instructions stipulated in the respective post.
- Comment and tag the person you'd share the N$1000 with
- Like and follow our respective social media platform
- Retweet the post on (specific to X)
- A single comment with the above constitutes a single entry to the Campaign, regardless of the levels of engagement on the post, including, but not limited to, social media 'Likes', 'Comments' or 'Shares'.

4. Campaign Prizes

Entrants stand a chance to win:

- 3 x N$1000 via an EasyWallet
- Prize is limited to 1 winner only

Collectively referred to as "the Prizes".

5. Winners Selection

- An initial draw will be conducted electronically through a software called wask.co (for Facebook and Instagram) and twitterpicker.com (for Twitter/X) – or any similar digital picking tool.
- Following the initial draws a final draw will take place where the final winners will be drawn using Excel's random draw function.

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- There will be 1 draw on the 17th February 2026, which will take place at the offices of Bank Windhoek Marketing and Corporate Communications (also referred to as MCCS). ("The Campaign Draw").
- The winner will be announced on the 19th of February 2026.
- All campaign winners will be required to share a copy of their Identity Document (ID) within 5 (five) working days after the first contact has been made with them.
- The Prizes will be made available via an EasyWallet, within 20 (twenty) working days from receipt of the campaign winners' documentation.
- The draw proceedings will be overseen by an Auditor/ Legal advisor to ensure that the draw is conducted in a fair and non-biased manner.
- The campaign winners will be notified through social media, telephonically or through email to verify their identity and contact details. Thereafter the campaign winners will receive confirmation of their winnings via email for record purposes.
- All winners' accounts will go through a verification process with the Bank Windhoek Legal and Compliance department to ensure that they are not a reputational risk to Bank Windhoek.
- Once all the campaign winners are confirmed as valid, the campaign winners will be required to report to a Bank Windhoek branch of their choice or the MCCS offices to sign for the acceptance of the Prize and its terms and conditions.
- No negotiation shall be entered into regarding campaign winners and prizes, and the prize cannot be exchanged for money.
- The results audited by the panel are final.
- The campaign winners consent to be photographed and that their names and surnames may be made public via various online and print media channels. (Any winners' right to object to this consent remains.)
- The winner agrees to allow Bank Windhoek to use their name and likeness for promotional purposes related to the competition without additional compensation. The selected competition winner must be willing to share a picture of themselves with the awarded prize.
- Any tax liability as a result of accepting the prize is the responsibility of any campaign winner.

- Winners do not need to share the prize with the person they mentioned in the comments, but can do so if they wish to

6. Other

- Entry constitutes full and unconditional acceptance of these Terms and Conditions. Bank Windhoek reserves the right to disqualify any individual in breach of these Terms and Conditions.
- Bank Windhoek reserves the right to verify the validity of all entries and claims and to disqualify any entrants who tampers or tries to interfere with the entry process, or who submits an entry/claim not following these conditions of entry.
- Bank Windhoek, and its associated agencies are not responsible for any incorrect or inaccurate information, or for any technical error, or any combination thereof that may occur in the course of the administration of this Campaign.
- Bank Windhoek reserves the right in its sole discretion to disqualify any individual who the bank has reason to believe has breached any of these conditions or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of the Campaign.
- Bank Windhoek reserves its legal rights to recover damages or other compensation from such an individual.
- All entries become the property of Bank Windhoek. Bank Windhoek collects personal information about the entrants to conduct the Campaign and to enable them to participate in this Campaign, but no further use of this information will be made without the permission of the entrants.
- If, for any reason, this Campaign is not capable of running as planned, including disruptions due to infection by a computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures, or any other causes beyond the control of Bank Windhoek which corrupt or affect the administration security, fairness or integrity or proper conduct of this Campaign, Bank Windhoek reserves the right in its sole discretion to modify the terms of the Campaign including these Terms and Conditions, and/or to cancel the Campaign and recommence it from the start on the same conditions.
- If any clause in these Terms and Conditions is found to be unlawful, it will be removed, and the remaining clauses will still apply.

- Bank Windhoek is not liable and does not accept any form of liability for any technical failures that may affect participation in the Campaign.
- To the fullest extent permitted by law, by participating in this Campaign, the participant indemnifies and agrees to hold harmless Bank Windhoek – including, but not limited only to its holding company, its directors, officers, agents, representatives, shareholders and employees from any and all claims or liability arising from participating in the Campaign, any Campaign related activity and/or acceptance, receipt possession or use/misuse of any prize.
- Namibian law shall govern these Terms and Conditions and the courts of Namibia shall have exclusive jurisdiction over any matter arising out of these Terms and Conditions.

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A member of Capricorn Group