

TUMESHAVUKA HUKO

General Terms and Conditions – Account Opening

1. Participation in this campaign constitutes acceptance of these Terms and Conditions
2. The campaign is valid only during the specified campaign period.
3. Applies to all new personal transactional accounts opened during the campaign period. Winners will be announced at the end of the campaign.
4. Winners will be selected based on the number of eligible transactions — Top 10 customers per Zone (highest to lowest), making a total of 80 customers nationwide.
5. In case of ties, the value of transactions will be considered as the tiebreaker.
6. Eligible transactions must be fee-based or those that attract charges and commissions.
7. Acceptable transactional channels include ATM, SimBanking, Wakala, Internet Banking (IB), POS/LIPA, and Merchant transactions.
8. For AFYA SALAMA Cover winners, the insurance cover will commence in January 2026 and will remain valid for one year.
9. Exclusions to AFYA SALAMA and KAVA ASSURANCE Benefits
 - Age limit: Coverage excludes individuals aged above 70 years.
 - Any pre-existing medical conditions not covered under Afya Salama policy terms.
 - Non-transferable - cover applies strictly to the named account holder and registered dependents.
10. CRDB Bank reserves the right to verify transaction eligibility and to disqualify any participant involved in fraudulent or suspicious activity
11. The Bank's decision on all campaign matters shall be final and binding.
12. Limitation of Liability
 - CRDB Bank shall not be liable for any technical failures, network issues, or system errors that may prevent successful ATM or Cardless transactions.
 - The Bank reserves the right to suspend, amend, or terminate the campaign at any time without prior notice should circumstances beyond its control arise.
13. Communication

All updates, clarifications, or announcements related to this campaign will be shared through CRDB Bank's official communication channels, including:

- SMS

- Email
- Social media platforms
- CRDB Bank's official website

14. Governing Law

These Terms and Conditions are governed by and construed in accordance with the laws of the United Republic of Tanzania.