



## **BoZ Photo Challenge**

### **BACKGROUND**

The Bank of Zambia invites you to participate in its annual Financial Inclusion Photo Challenge - “**How can digital financial services improve life in my community**”. To participate, you are expected to capture your story through a photo and tell us how Digital Financial Services help your community in 150 words or less.

### **WHO CAN PARTICIPATE IN THE BoZ CHALLENGE?**

The Challenge is open to all Zambians aged 18 years and above.

### **WHAT IS THE DEADLINE FOR ENTRY?**

The BoZ Challenge will run from 1<sup>st</sup> October to 31<sup>st</sup> October, 2023.

### **HOW DO I SUBMIT MY PHOTO AND 150-WORD DESCRIPTION?**

All submissions should be made to [challenge@boz.zm](mailto:challenge@boz.zm). Entries to any other email other than the designated one will be automatically disqualified.

### **RULES AND GUIDELINES**

1. Take a photo and tell us how Digital Financial Services help your community in 150 words or less.
2. Submit your photo and 150-word description to [challenge@boz.zm](mailto:challenge@boz.zm). You should include your full name, date of birth, National Registration Card number and telephone number.
3. Your photo should be your original work. Include the date and location of the photo as part of your submission.
4. You are required to submit written or video consent of anyone you photograph. Any submission without the subjects' proven consent will be disqualified.
5. You are only allowed one entry and one photo. Any submission with more than one photo will be disqualified.
6. Ensure that the quality of your photo submission is clear and not blurred. Further, the photo should not exceed 20 megabytes (MB).
7. Treat all subjects with respect and dignity. Fairly represent the situation, the subject's identity, and the physical location of the image, without alteration (other than standard photographic techniques for optimization, including removal of dust, cropping, adjustments to color and contrast, etc.)
8. By submitting your competition entry and any accompanying material, you agree to assign to the Bank all your intellectual property rights with full title guarantee in and to your competition entry. You agree that the Bank may make your entry available on its

website and any other media, and may use, display, publish, transmit, copy, edit, alter, store, re-format, and sub-license the competition entry at its sole discretion.

9. The Bank reserves the right to replace the prizes with an alternative prize of equal or commensurate value if circumstances beyond the Bank's control makes it necessary to do so.
10. The Bank reserves the right to hold void, suspend, cancel, or amend the prize competition when it becomes necessary to do so.
11. If there is any reason to believe that there has been a breach of these terms and conditions, the Bank reserves the right, at its sole discretion, to exclude you from participating in the competition.
12. Winners will be announced on the Bank of Zambia's social media platforms and website. Winners will also be contacted by the Bank. The Bank will make all reasonable efforts to contact the winners. If the winners cannot be contacted or are not available or have not claimed their prizes within 15 days of the announcement date, the Bank reserves the right to invalidate your prize.
13. These terms and conditions are governed by the Laws of Zambia and all disputes arising from or relating to this competition or these terms and conditions shall be resolved in accordance with the Arbitration Act No. 19 of 2000.
14. Include a statement of consent to sharing your personal details with the Bank (i.e. full name, date of birth, NRC number and contact number) for the purpose of participating in the competition and being contacted.
15. Immediate family members of Bank of Zambia staff are not eligible to participate in this competition.

## **PRIZES**

1. Macbook - Winner
2. iPhone– 1st Runner Up
3. iPad – 2nd Runner Up