

Terms & Conditions

Bangladesh Finance FIFA World Cup 2026 Prediction Campaign



1. Introduction & Acceptance of Terms

- 1.1. This FIFA World Cup 2026 Prediction Campaign (the "**PREDICT THE WINNER**") is organized and operated by **Bangladesh Finance PLC**, a non-bank financial institution licensed by Bangladesh Bank, having its registered office at Bangladesh Finance Tower, 64 Motijheel Commercial Area, Dhaka-1000, Bangladesh.
- 1.2. By registering an account on, accessing, or participating in the Campaign from the official website (bd.finance), the Participant acknowledges that they have read, understood, and agree to be bound by these Terms and Conditions. Continued use of the Platform or participation in the Campaign constitutes acceptance of these Terms and Conditions.
- 1.3. If you do not agree with any part of these Terms, you must not register, access, or participate in the Campaign.
- 1.4. These Terms constitute a legally binding agreement between you and Bangladesh Finance PLC under the laws of the People's Republic of Bangladesh, including but not limited to the Contract Act, 1872.

2. Nature of the Campaign — No Gambling, No Wagering

- 2.1. **The Campaign is a free-to-enter, skill- and knowledge-based promotional engagement activity.** No purchase, payment, deposit, subscription fee, or financial consideration of any kind is required to register or participate.
- 2.2. Participants do not stake, wager, or risk any money or money's worth. The Campaign does **not** constitute gambling, betting, wagering, or a lottery within the meaning of the Public Gambling Act, 1867, or any other applicable law of Bangladesh.
- 2.3. Participation in the Campaign does not constitute the purchase of, subscription to, or investment in any financial product or service of Bangladesh Finance PLC, and confers no depositor, creditor, shareholder, or customer rights upon the Participant.
- 2.4. Prizes are awarded solely as promotional gifts based on prediction accuracy and the ranking criteria set out in these Terms.

3. Eligibility

- 3.1. Any **citizen and resident of Bangladesh** holding a valid and registered mobile number can participate.
- 3.2. **Any related to vested interests with Bangladesh Finance PLC and its subsidiaries are NOT eligible to win prizes.**
- 3.3. Bangladesh Finance reserves the right to verify the eligibility of any Participant at any time and to request supporting documents (including NID, proof of age, or proof of mobile number ownership). Failure to provide requested documents within **seven (7) calendar days** of the request shall result in disqualification and forfeiture of any prize.

4. Registration & Account Rules

- 4.1. **One Account Policy:** Each Participant must register and maintain only **one (1) account**, linked to one unique mobile number. Creating, operating, or benefiting from multiple accounts directly or indirectly is strictly prohibited and shall result in disqualification of **all** associated accounts and forfeiture of all prizes.
- 4.2. Participants must provide true, accurate, current, and complete information during registration and keep it updated. Registration with false, misleading, or impersonated identity information is grounds for immediate disqualification and account termination.
- 4.3. Participants are solely responsible for maintaining the confidentiality of their OTPs, and for all activity occurring under their account. Bangladesh Finance PLC shall not be liable for any loss arising from unauthorized use of an account due to the Participant's failure to safeguard credentials.
- 4.4. **Bangladesh Finance will never ask for your banking PIN, card number, account password, or OTP in connection with this Campaign.** Any such request should be treated as fraudulent and reported to us immediately.
- 4.5. Accounts are personal and non-transferable. Selling, lending, sharing, or transferring accounts, points, or leaderboard positions is prohibited.

5. Campaign Period & Structure

- 5.1. The Campaign runs from **start to ends of the Fifa World cup**, aligned with the FIFA World Cup 2026 tournament schedule. Bangladesh Finance may extend, shorten, suspend, or modify the Campaign Period at its sole discretion, with notice published on the Platform.
- 5.2. The Campaign consists of predictions with leaderboard as published on the Platform from time to time.
- 5.3. **Prediction Deadlines:** Predictions may be submitted or modified only before the scheduled start time of the relevant match (Bangladesh Standard Time). After the deadline, all predictions are final, and late submissions or changes will not be accepted. Failure to submit a prediction before the deadline will result in zero (0) points for that match.

6. Scoring, Leaderboard & Winner Determination

- 6.1. Points are awarded per the scoring matrix will be published on the Platform.

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6.2. **Official Results:** All match results shall be determined solely on the basis of officially declared FIFA results at the end of the applicable determination point.

6.3. **Abandoned, Postponed, or Rescheduled Matches:** If a match is abandoned, postponed, cancelled, or replayed, Bangladesh Finance may, at its sole discretion, void the predictions for that match (zero points to all), carry predictions over to the rescheduled fixture, or apply such other fair treatment as it deems appropriate. Its decision shall be final.

6.4. **Tiebreakers:** Where two or more Participants have equal points, ranking shall be determined in the following order: (a) higher number of exact-score predictions; (b) earlier average submission time of predictions and if still tied a random draw conducted under internal audit supervision.

6.5. Leaderboards displayed during the Campaign are provisional and subject to verification, fraud screening, and eligibility checks. Only the final verified leaderboard, published after the Campaign closes, shall determine winners.

6.6. All decisions of Bangladesh Finance regarding scoring, rankings, tie-breaking, and winner selection are **final and binding**, and no correspondence, appeal, or claim shall be entertained within 24 hours.

7. Prizes

7.1. Prize details (type, quantity, ranking thresholds) are published on the Platform's Prizes page, which forms part of these Terms.

7.2. **Prize Conditions:** All prizes are non-transferable, non-exchangeable, and cannot be redeemed for cash. Bangladesh Finance PLC reserves the right to substitute, modify, or withhold any prize, or revise prize conditions, at its sole discretion.

7.3. **Winner Verification & Prize Claim:** Bangladesh Finance PLC will contact with the winners or winners can claim their reward. Winners will be declared and rewarded after completion of the identity and verification process. Failing which the prize may be forfeited, withdrawn, or awarded to another eligible Participant.

7.4. **Taxes:** Any income tax, VAT, gift tax, or other government levy applicable to a prize under the laws of Bangladesh (including the Income Tax Act, 2023) shall be borne by the winner and/or deducted at source where legally required. Winners may be required to complete tax documentation before receiving prizes.

7.5. Bangladesh Finance PLC. is not responsible for prize quality defects attributable to the manufacturer, or for delivery delays caused by third-party logistics providers or force majeure.

8. Fair Play, Prohibited Conduct & Disqualification

8.1. Participants must not, directly or indirectly:

- (a) create or use multiple, fake, or automated accounts;
- (b) use bots, scripts, scrapers, emulators, macros, automated tools, or any non-human means to register, submit predictions, or interact with the Platform;
- (c) attempt to hack, probe, penetrate, reverse-engineer, decompile, or tamper with the Platform, its APIs, databases, source code, or security controls;
- (d) exploit any bug, glitch, or vulnerability (discovered bugs must be reported to us; exploiting them is prohibited);
- (e) manipulate leaderboards, points, timestamps, or results by any fraudulent or collusive means;
- (f) engage in identity theft, impersonation, or use of another person's mobile number;
- (g) post or transmit any abusive, defamatory, obscene, hateful, communal, politically inflammatory, or unlawful content through any Platform feature;
- (h) use the Platform for any commercial purpose, advertising, or spam or gambling;
- (i) violate any applicable law of Bangladesh, including the Cyber Security Ordinance/Act and ICT laws in force.

8.2. **Consequences:** Breach of Clause 8.1 may result, at Bangladesh Finance's sole discretion and without prior notice, in any or all of the following: point deduction, prediction voiding, account suspension, permanent ban, disqualification from current and future campaigns, forfeiture and recovery of prizes already awarded, and reporting to law enforcement authorities where the conduct may constitute an offence under Bangladeshi law.

8.3. Bangladesh Finance's determination as to whether conduct violates these Terms is final.

9. Intellectual Property & FIFA Disclaimer

9.1. **No FIFA Affiliation:** This Campaign is an independent promotion by Bangladesh Finance PLC and is not sponsored, endorsed, administered by, or otherwise affiliated with FIFA, the FIFA World Cup 2026™, or any participating teams, players, or related organizations. All FIFA names, trademarks, logos, and other intellectual property remain the property of their respective owners.

9.2. **Intellectual Property:** All content, trademarks, logos, software, and other intellectual property on the Platform are owned by or licensed to Bangladesh Finance PLC and are protected under applicable laws. Participants are granted a limited, non-exclusive right to use the Platform solely for participating in the Campaign and must not copy, reproduce, modify, distribute, or otherwise use any Platform content without the prior written consent of Bangladesh Finance PLC.

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10. Privacy & Data Protection

10.1. By participating in the Campaign, Participants consent to Bangladesh Finance PLC collecting, using, and processing their personal information for the purposes of administering the Campaign, verifying eligibility, preventing fraud, awarding prizes, complying with legal obligations, and related operational activities, in accordance with applicable laws.

10.2. Personal data will be handled in accordance with Bangladesh Finance PLC's Privacy Policy and applicable laws. Data may be shared with authorized service providers or competent authorities where necessary for Campaign administration or as required by law, and will be retained only for as long as necessary.

10.3. By accepting a prize, winners consent to the use of their name, photograph and related information by Bangladesh Finance PLC for promotional and publicity purposes without additional compensation, unless otherwise prohibited by applicable law.

11. Platform Availability & Technical Disclaimer

11.1. The Platform is provided on an "as is" and "as available" basis. Bangladesh Finance PLC does not warrant uninterrupted, timely, secure, or error-free operation of the Platform.

11.2. Bangladesh Finance shall not be responsible for:

- (a) internet, mobile network, or device failures on the Participant's side preventing timely registration or prediction submission;
- (b) server downtime, maintenance windows, hosting or third-party service outages;
- (c) SMS/OTP delivery delays or failures by telecom operators;
- (d) loss or corruption of data caused by events beyond its reasonable control; or
- (e) unauthorized access resulting from the Participant's own negligence.

11.3. In the event of a technical malfunction, security incident, or data integrity issue affecting the fairness of any round, Bangladesh Finance may void, restart, or re-run the affected round, and such decision shall be final.

12. Limitation of Liability & Indemnity

12.1. To the maximum extent permitted by applicable law, Bangladesh Finance PLC, its directors, officers, employees, agents, and partners shall not be liable for any indirect, incidental, consequential, special, or punitive damages arising out of or in connection with the Campaign or the Platform.

12.2. Nothing in these Terms excludes liability for fraud or for death or personal injury caused by proven gross negligence of Bangladesh Finance, to the extent such exclusion is not permitted by law.

12.3. Indemnity: Participants agree to indemnify and hold harmless Bangladesh Finance PLC, its directors, officers, employees, and partners from any claims, losses, damages, liabilities, or expenses arising from their breach of these Terms, violation of applicable law, or misuse of the Platform.

13. Modification, Suspension & Termination

13.1. Bangladesh Finance reserves the right, at its sole and absolute discretion and at any time, to:

- (a) amend, add to, or remove any provision of these Terms;
- (b) modify the Campaign structure, scoring rules, prize pool, or schedule (including in response to changes in the official FIFA fixture list);
- (c) suspend or terminate the Campaign in whole or in part, including for legal, regulatory, security, or force majeure reasons; and
- (d) suspend or terminate any account for breach of these Terms.

13.2. Material changes will be published on the Platform or Bangladesh Finance PLC official website. Continued participation after publication constitutes acceptance of the amended Terms. Participants are responsible for reviewing the Terms periodically.

13.3. In the event of Campaign termination before completion, Bangladesh Finance may, at its discretion, award prizes based on standings at the point of termination or cancel prize distribution, subject to applicable law. No Participant shall have any claim for compensation arising from modification, suspension, or termination of the Campaign.

14. Grievance Redressal & Contact

14.1. Any complaint, query, or dispute regarding the Campaign must first be raised through:

- **Contact form:** <https://bd.finance/contact>
- **Hotline:** 16727 (Sunday–Thursday, 10:00–5:00 Bangladesh Time)
- **Postal Address:** Bangladesh Finance PLC, Bangladesh Finance Tower, 64 Motijheel C/A, Dhaka-1000

14.2. Complaints regarding scoring or results must be lodged within 24 hours of the relevant result being published on the Platform, failing which the result shall be deemed accepted.

14.3. Bangladesh Finance will endeavor to respond to complaints as earliest convenient time.

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15. Governing Law & Dispute Resolution

15.1. These Terms and the Campaign shall be governed by and construed in accordance with the laws of the **People's Republic of Bangladesh**.

15.2. The parties shall first attempt to resolve any dispute amicably through good-faith negotiation under Clause 15. If unresolved within 30 (thirty) days, the dispute shall be referred to arbitration in Dhaka under the **Arbitration Act, 2001** of Bangladesh, before a sole arbitrator appointed by mutual agreement (failing which, per the Act). The language of arbitration shall be English or Bangla, and the arbitral award shall be final and binding.

15.3. Subject to Clause 16.2, the courts of competent jurisdiction in **Dhaka, Bangladesh** shall have exclusive jurisdiction.

16. General Provisions

16.1. **Severability:** If any provision of these Terms is held invalid, illegal, or unenforceable by a court or tribunal of competent jurisdiction, the remaining provisions shall continue in full force and effect, and the invalid provision shall be replaced with a valid provision that most closely reflects the original intent.

16.2. **No Waiver:** Failure or delay by Bangladesh Finance in enforcing any right or provision shall not constitute a waiver of that or any other right or provision.

16.3. **Entire Agreement:** These Terms, together with the Privacy Policy, the published scoring matrix, prize page, and any campaign-specific rules on the Platform, constitute the entire agreement between the Participant and Bangladesh Finance regarding the Campaign, superseding all prior communications.

16.4. **Assignment:** Participants may not assign or transfer their rights or obligations under these Terms. Bangladesh Finance may assign its rights and obligations to any affiliate or successor entity.

16.5. **No Agency:** Nothing in these Terms creates any partnership, agency, employment, or fiduciary relationship between any Participant and Bangladesh Finance.

16.6. **Language:** These Terms are published in English [and Bangla]. In case of any inconsistency between versions, the **English** version shall prevail. [Adjust if the Bangla version is intended to prevail.]

16.7. **Survival:** Clauses 9 (Intellectual Property), 10 (Privacy & Publicity), 12 (Liability & Indemnity), 16 (Governing Law), and 17 (General) shall survive termination of the Campaign or of a Participant's account.

By clicking "Register", "Sign Up", "Submit Prediction", or by otherwise participating in the Campaign, you acknowledge that you have read, understood, and agreed to these Terms and Conditions in full.

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