
Terms and Conditions

Please read the following Terms and Conditions (“Ts and Cs”) of the programme carefully before registering or using the website. All users of this web page consent that accessing and taking information from this website will be done according to the Ts and Cs.

Standard Chartered Bank Zambia Plc (the “Bank” and BongoHive Innovations Limited (“BongoHive”) reserve the right to cancel or amend the programme and these Ts and Cs without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of their control. Any changes to the programme will be notified to entrants as soon as possible by BongoHive.

The programme is conceived in such a manner that all its actions will be governed by Zambian Laws.

These Ts and Cs govern your participation in the programme known as The Women in Tech Zambia Programme (“**WiT**”). Please ensure that you have read and understood these Ts and Cs before participating in the programme.

The following Ts and Cs apply to all applicants:

Programme

WiT is a 6-month acceleration programme organised by the Bank and BongoHive Innovations Limited. It is structured to have 2 major phases:

- The first phase supports female-led enterprises in the development of their business skills and explores the use of technology for the challenges the start-up would like to tackle. The first session will culminate in a pitch of the tech projects to Independent Judges, the Bank, BongoHive Innovations, Corporate Partners, and investors.
- The second phase will provide follow-on support to the top 6 winners of the pitch.

The full agenda of the programme will be announced at the beginning of the programme.

Employees of the Bank and BongoHive, or their family members, or anyone else connected in any way with the programme or helping to set up the programme shall not be permitted to enter the programme.

BongoHive Obligations

To help the development of the start-up's project and thereby facilitate its implementation and potential for success, BongoHive undertakes to support the start-up for the duration of the Women in Tech Zambia programme with:

- Coaching and mentoring;
- Meetings with investors and experts;
- Access to the co-working space during programme events;
- Pitch preparation for the demo day.

Start-up Obligations

In pursuing the object of this agreement, the start-up agrees to:

- Participate in and attend the Women in Tech Zambia programme with a maximum of 2 team members;
- Participate in the activities proposed by Women in Tech Zambia in accordance with the schedule provided;
- Provide feedback during and after the Programme;
- Provide information about its fundraising and business development for up to 3 years after the Programme;
- Authorise Standard Chartered Bank Zambia Plc and its Affiliates to use the start-up's name and trademarks in promotional materials related to the Programme;
- Agree to participate (i) only for lawful purposes and in conformity with all applicable laws and (ii) without knowingly violating any Intellectual Property Rights (including, without limitation, copyright, trademark, patent, trade secret, publicity, privacy, confidentiality, contractual, or other rights of any third party).

Selection procedure

The selection will be made based on the form that you can find on the programme registration page www.scwomenintech.co.zm.

- The business should be women-led (at least 50% women-owned).
- The business must be PACRA-registered and compliant for at least three (3) months.
- Tech-based refers to businesses whose core products or services are built around technology, such as software development, digital platforms, or tech-focused solutions.
- Tech-enabled refers to businesses that use technology to enhance or support their existing operations, such as using digital tools for marketing, communication, or managing inventory.
- Standard Chartered Zambia and BongoHive staff and immediate family are ineligible to apply.
- The programme is running in Lusaka, and associated costs of travel, accommodation, and others will be borne by the applicant.
- The majority of the sessions will be held online; therefore, participants should have access to reliable internet service.
- The programme is open to female Zambian citizens only.
- Participants in the programme should be between 18–35 years old.
- Businesses in the specified sectors (Health Tech, Ed Tech, FinTech, AI & Emerging Tech, Access Tech) are eligible, except for those engaged in gambling, alcohol and narcotics, wildlife endangerment, armaments, pornography, political & religious entities, precious minerals, or any businesses that engage in activities contrary to Standard Chartered Group policies and standards. Further, any business engaged in illegal activities contrary to Zambian laws is not eligible to apply for the programme.
- Applicants will be required to sign a commitment form.
- The primary use of the prize fund is to build technology solutions for the business; any balance will be used for the business with the review and approval of the implementing partner.
- The point of contact for the programme will be BongoHive.
- Applications submitted after the deadline will not be considered.
- If you are in breach of any of these Ts and Cs, Standard Chartered Bank Plc and BongoHive may immediately withdraw your participation in the programme. Applicants will be notified of the withdrawal, and the Organiser's decision shall be final.
- Standard Chartered Bank Plc and BongoHive reserve the right to cancel the Programme at any time if deemed appropriate due to technical issues, unauthorised human intervention, or any other reason. Standard Chartered Bank Plc and BongoHive may change any programme dates at their absolute discretion by notifying the relevant participants.
- Your entry into the programme is deemed an unequivocal acceptance of these Ts and Cs.
- You are required to declare any close personal relationships that may exist with any Bank

employee or BongoHive staff to aid in managing conflicts of interest.

- All applicants are required to abide by the Bank's Anti-Bribery and Corruption standards, details of which can be found on the Bank's website.

Intellectual Property

The applicant retains sole and exclusive ownership of its Intellectual Property Rights acquired prior to the Programme or that the applicant may develop or acquire thereafter.

Registration Form

By submitting your registration and/or otherwise participating in the programme, you represent and warrant that all supporting documents provided by you to us, including but not limited to the registration form, are true, accurate and complete, and you agree to be unequivocally bound by these Ts and Cs. You further agree to the following statements:

I, on behalf of the above company, its directors, and its employees, have read and fully understood the Ts and Cs elucidated in applying for the Standard Chartered Women in Tech Programme (including the mandatory admission criteria, the rule of the content provided to BongoHive Innovations and the related indemnity provisions), and all notes included in the application guideline.

I hereby declare, on my own behalf and on behalf of the Applicant, its directors and its employees, that the information and content provided is true, accurate, complete, up-to-date, and not misleading.

I understand that any incorrect information or content of false statements may result in the termination of the programme license agreement, the loss of status as an incubate and all the related support and services provided by Standard Chartered Zambia Plc and BongoHive Innovations.

I understand that the information and content provided in the application will be vetted by BongoHive Innovations staff and external assessors. BongoHive Innovations will not sign a Non-Disclosure Agreement on any occasion.

I understand that the indemnity provision contained in the Ts and Cs may mean that (amongst other things) the Applicant will have to repay any benefit that BongoHive Innovations and Standard Chartered Bank Zambia Plc have provided to it. The business of the Applicant and the proposed project are original and do not infringe any existing intellectual property rights of other individuals or companies.

I shall constantly update the information and content provided and shall inform BongoHive Innovations immediately if there are any changes to the information or content that I have provided.