

NCBA BANK KENYA PLC

DEBIT CARD CASHBACK PROMOTION - TERMS AND CONDITIONS

1. Introduction

These terms and conditions apply to the visa debit “card cash bank swipe and win” campaign offered by NCBA Bank Kenya PLC to its customers.

2. Definitions

In these terms and conditions, unless the context otherwise requires:

“**Bank**” means NCBA Bank Kenya PLC;

“**Card**” means the NCBA Visa debit cards;

“**Card Account**” means the account maintained with the Bank in respect of the Card;

“**Offer**” means the 2% cashback offer for the customer Purchases using the Card during the Offer Period as set out below;

“**Offer Period**” means the period from 9th April to 31st May 2021 (both dates inclusive);

“**Cardholder**” means the debit cardholder, person in whose name the Card Account is maintained;

“**Purchase**” means the purchase of the goods or services set out in clause 3.3 by the use of the Card;

3. Offer Details

3.1 This Offer is applicable only to the Cardholders who have been contacted by the Bank through various channels including but not limited to – email and/or SMS on their registered email address or mobile number or social media.

3.2 The Customer will be eligible for the Offer on fulfillment of the offer eligibility criteria set out below:

3.2.1 The eligible Cardholders must spend minimum equivalent of **Kes 3,000** at the point of Purchase;

3.2.2 The maximum Offer that can be availed to each customer during the promotion Period is **Kes 10,000**; and

3.2.3 The Offer will be capped at a maximum Purchase spend of **Kes 20,000** equivalent to **Kes 400** per transaction.

3.3 The Offer is applicable to all point of sale transactions and online transactions paid using **NCBA Visa Debit Cards**.

- 3.4 Any Purchases from ATM/CDM withdrawals are excluded from the Offer and any Cardholders who have cancelled or terminated the Card for any reason during the Offer Period, will not be eligible for the Offer.
- 3.5 Eligible Cardholders will receive the Offer in their Card Account within thirty (30) days from the last date of the Offer Period.

4. General Terms and Conditions

- 4.1 The Bank reserves the right to substitute the Offer with any alternative prize/offer/cashback of equivalent value at any time without prior notice to the Cardholder.
- 4.2 The Bank reserves the right to modify/change all or any of the terms applicable to this Offer, without prior notice to the Cardholder. The Bank, in its sole and absolute discretion, also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever.
- 4.3 These terms shall be in addition to and not in substitution to the existing terms and conditions governing relationship between the Bank and Customer with respect to the Cards.
- 4.4 The Bank's decision on computation and forfeiting of the Offer will be final, conclusive and binding to the Cardholder.
- 4.5 The Bank reserves the right to withdraw the offer at any time without notice.
- 4.6 This offer does not constitute a legal contract between the Bank and the cardholder.