

NCBA VISA CROSS-BORDER CAMPAIGN

TERMS & CONDITIONS

By participating in this campaign, NCBA Visa cardholders acknowledge they have read, understood, and agreed to the terms and conditions set by NCBA Bank Kenya PLC ("NCBA") for its personal Visa cards.

Your participation involves using the card during the campaign period and following the outlined rules for eligibility and rewards.

1. Campaign Period

This campaign runs from 00:00 hrs on 1st July 2025 to 23:59 hrs. on 31st August 2025 (inclusive). It is designed to promote cross-border transactions using eligible Visa cards.

2. Eligibility

- 2.1 This campaign is open to all NCBA Visa (Debit, Credit and Prepaid) cardholders aged 18 years and above ("Eligible participant"). Employees of NCBA who meet the Campaign requirements shall also be deemed Eligible Participants and shall be entitled to participate in the cashback reward.
- 2.2 Visa Business and Visa Commercial cards are excluded from this campaign.
- 2.3 Cardholders must receive direct communication from NCBA indicating eligibility.
- 2.4 Only Card Present international transactions (transactions made physically at point-of-sale terminals outside Kenya) are eligible.
- 2.5 Campaign Mechanics & Reward Structure
NCBA Visa card holders must spend a minimum threshold as tabulated below during international travel to earn up-to 5% cashback on eligible transactions, per unique card number during the campaign period:

Table 1: Usage-Based Reward Threshold

Segment	Spend Threshold	Reward Cap
Threshold 1	Kes. 388,500 and above	Kes.19,425
Threshold 2	Kes. 130,000 – Kes.388,499	Kes. 6,500
Threshold 3	Kes. 52,000 – Kes.129,999	Kes. 2,600

For cardholders targeted for activation (i.e., those who have not used their card internationally in recent months), the thresholds and caps are:

Table 2: Activation-Based Reward Thresholds

Segment	Spend Threshold	Reward Cap Threshold
Threshold 1	KES 260,000 and above	KES 13,000
Threshold 2	KES 103,500-259,999	KES 5,175

- 2.6 Reward Fulfillment
 - 2.6.1 Cashback will be calculated at the end of the campaign period.
 - 2.6.2 Eligible cardholders will receive cashback at the end of the campaign period but not later than 22nd September, 2025.
 - 2.6.3Cashback will be credited to the associated Visa card account via Visa’s original credit transaction.
 - 2.6.4Each cardholder is eligible for only one cashback reward during the campaign.

3. Other Terms

- 3.1. Total campaign funds are limited. NCBA and Visa reserve the right to suspend or terminate the campaign at any time upon full utilization of the fund or at their discretion.
- 3.2. NCBA is not responsible for any delays in reward fulfillment due to factors beyond its control.
- 3.3. Any cashback erroneously credited may be reversed by NCBA without prior notice.
- 3.4. NCBA shall not be liable for any loss, damage, or injury suffered by any cardholder arising directly or indirectly from participation in this Campaign, including but not limited to any error in computation or crediting of cashback.
- 3.5. Participation in this Campaign constitutes acceptance of these terms and conditions, as well as any decisions made by NCBA and/or Visa with regard to the Campaign.
- 3.6. The Bank reserves the right to disqualify any cardholder from participation in the Campaign where there is reasonable suspicion of fraud, misuse, or abuse of the card or campaign mechanics.
- 3.7. Cashback rewards are non-transferable, non-exchangeable, and may not be redeemed for cash or other forms of credit unless expressly stated otherwise.
- 3.8. NCBA reserves the right to request further documentation or verification from cardholders before issuing any cashback reward under this Campaign.
- 3.9. Cardholders must raise disputes by 31st October, 2025. Complaints after this date will not be considered.
- 3.10. This offer does not create a legally binding obligation between the Bank and the cardholder.
- 3.11. These terms are supplemental to NCBA's general card terms and conditions.
- 3.12. The Bank reserves the right to amend these terms at its sole and absolute discretion, and adequate notice shall be given on amendment of the terms in writing to the last known email address, or other available channels or through posting the changes on the Bank’s website.

4. Data Protection and Privacy

- 4.1. We are committed to respecting your privacy and protecting the information we collect from you in compliance with applicable laws and regulations on data use and privacy.
- 4.2. By participating in this campaign, you acknowledge and agree to the collection, use and sharing of your personal data by the Bank for purposes of the campaign and without further reference to, or authority from you. This data is necessary for administering the campaign, including verifying eligibility, contacting winners, arranging prizes and fulfilling legal obligations.

The Bank may share names, and any other personal information collected with Visa and other third parties which the Bank may, in its reasonable discretion, deem necessary to facilitate the campaign.

- 4.3. All personal data shall be processed in accordance with the data protection requirements under the Kenya Data Protection Act and its resultant Regulations. For further information on how the Bank handles personal data and your rights on the same, kindly access our Privacy Policy at <https://ke.ncbagroup.com/privacy-policy/> or please contact us using the customer service contact information:

Phone: +254711056444 / +254732156444
Email: contact@ncbagroup.com
WhatsApp: +254717804444