

NCBA VISA CROSS-BORDER CAMPAIGN

FREQUENTLY ASKED QUESTIONS

1.

What is the Visa Cross-Border Campaign?

It's a promotional campaign rewarding NCBA Visa cardholders with up-to 5% cashback when they use their Visa card for in-person purchases abroad during the campaign period.
2.

When is the campaign valid?

From 1st July 2025 to 31st August 2025.
3.

Who is eligible to participate?

All NCBA Visa Credit, Debit, and Prepaid cardholders aged 18+, except Commercial and Business cardholders. You must receive direct communication from NCBA indicating you're eligible.
4.

Which transactions qualify for cashback?

Only Card Present international purchases made outside of Kenya. Online or domestic purchases are excluded.
5.

What is the minimum amount I need to spend?

Minimum spend threshold starts from KES 52,000 whereas activation threshold starts at KES 103,000 depending on your assigned segment. Your eligibility threshold will be communicated directly by NCBA.
6.

If I meet the minimum spend threshold, do I automatically receive 5% cashback?

No. Meeting the minimum spend threshold (or more) does not guarantee that you will receive the 5% cashback. Only a limited number of customers will be selected to receive the cashback reward, based strictly on the campaign budget. After the campaign ends, Visa will pull a list of all customers who meet the qualifying criteria and if the number of qualifying customers exceeds the available budget, only a select few will be chosen to receive the cashback based on first come, first served and spend value.

In addition, the reward amount will fall within the spend threshold as below:
- | Threshold | 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 |
7.

What is the cashback amount I can earn?

You can earn up-to 5% cashback on your total eligible international spend, up to a maximum of KES 19,425
8.

Can I qualify more than once?

No. Only one reward per cardholder is allowed during the campaign.
9.

When will I receive my cashback?

Cashback will be credited to your card account by 22nd September 2025.
10.

How do I know if I am qualified?

You will receive direct communication from NCBA confirming your cashback eligibility.
11.

What if I have issues or questions about my cashback?

Please contact NCBA customer service by 31st October 2025. Requests after this date will not be accepted.
12.

Is there a chance the campaign could end early?

Yes. Visa and NCBA reserve the right to suspend or end the campaign early if the allocated budget is exhausted.

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