

NCBA / VISA (KQ) CAMPAIGN TERMS & CONDITIONS

GENERAL TERMS AND CONDITIONS

The following terms and conditions apply to the NCBA / VISA Kenya Airways Campaign (the "Promotion") organized by NCBA Bank Kenya PLC ("The Bank") in partnership with Visa Inc. and Kenya Airways PLC.

By participating in this Promotion, you will be deemed to have read, understood, and agreed to be bound by all the terms and conditions below.

1.0 Promotion Period

- 1.1 The Promotion will run from 1st September to 30th September 2025 (the "Promotion Period").
- 1.2 Sales Validity: 1st September to 30th September 2025.
- 1.3 Travel Period: 1st September 2025 – 31st July 2026.

2.0 Eligibility

- 2.1 To be eligible to participate in this Promotion, you must be a NCBA Visa Debit, prepaid and/or Credit cardholder (the "Eligible Participant").
- 2.2 To qualify for the discount, Eligible Participants must:
 - 2.2.1 Book KQ flights via NCBA dedicated booking platform using promo code VISA100 at the time of booking.
 - 2.2.2 Pay using a valid VISA Debit, Credit or Prepaid Card.
- 2.3 The discount applies exclusively to participants who book return flights in the applicable promotional year.
- 2.4 The discount applies only to the base airfare (excludes taxes, surcharges, and other standard market fees).
- 2.5 Kenya Airways will not be responsible for any fare differences if customers fail to enter the given promo code at the time of booking.
- 2.6 Supplementary card use will be deemed to be used by the principal cardholder.
- 2.7 Black outs are applicable. Visa customers can still book on regular market fares that will be available. Blackout Dates for Americas & Europe:(15 June – 05 September) & (01 January – 10 January, Black out Months (08 April – 12 May) & (01 October – 07 November)

3.0 Discounts and Benefits

- 3.1 Eligible participants will receive 15% Discount on international travel and Up to 7% Discount on domestic travel within Kenya.
- 3.2 Discounts are valid for bookings made in the Closed User Group (CUG) environment dedicated to Visa.
- 3.3 Customers who did not utilize a discount cannot be credited retrospectively. A discount may not be applicable if the customer does not make their booking on the dedicated closed user group booking environment provided to VISA.
- 3.4 This offer may be used multiple times during the Promotion Period.
- 3.5 Seats are limited and discounts are subject to availability in the applicable booking class.
- 3.6 If the discount is not applied, Visa customers may still book tickets at regular market prices.

4.0 Participating Markets

The discount applies only to flights originating from the following markets:

Country	Code	Currency
Burundi	BJM	USD
Cameroon	CM	XAF / USD
Central African Republic	CF	USD
China	CN	USD
Comoros	HAH	USD
Congo	CD	USD
Ethiopia	ET	USD
France	FR	EUR
Ghana	GH	USD
India (Mumbai)	DEL	USD
Ivory Coast	CI	XOF / USD
Kenya (Nairobi)	NBO	KES / USD
Kenya (Kisumu)	KIS	KES / USD
Kenya (Mombasa)	MBA	KES / USD
Liberia	LIR	USD
Madagascar	MDG	USD
Malawi	MWI	USD
Mauritius	MRU	USD
Mayotte	DZA	USD
Mozambique	MZ	USD
Netherlands	PH	EUR / USD
Nigeria	NG	USD
Rwanda	RW	USD
Senegal	DSS	XOF / USD
Seychelles	SEZ	USD
Sierra Leone	FNA	USD
South Africa	ZA	ZAR / USD
South Sudan	JUB	USD
Sudan	SD	USD
Tanzania (Kilimanjaro)	JRO	USD
Tanzania (Dar es Salaam)	DAR	USD
UAE	AE	AED / USD
Uganda	UG	USD
United Kingdom (Heathrow)	LHR	GBP / USD
United Kingdom (Gatwick)	LGW	GBP / USD
USA (New York)	JFK	USD
Zambia	ZW	USD
Zimbabwe	ZM	USD
Thailand	BKK	THB / USD
Zanzibar	ZNZ	USD

5.0 Other Terms and Conditions.

- 5.1 Kenya Airways' fare rules, cancellations, changes, and no-show conditions apply.
- 5.2 Discounts are non-transferable, non-exchangeable, and not redeemable for cash.
- 5.3 NCBA, Visa, and Kenya Airways will not be responsible for:
 - 5.3.1 Any fare differences resulting from failure to enter the promo code, or
 - 5.3.2 Discounts not reflected at the time of booking.
- 5.4 NCBA, Visa, and Kenya Airways reserve the right to amend, extend, or cancel the Promotion or these Terms and Conditions at any time. Promotional benefits are subject to availability, and NCBA may revise the offer at its sole discretion without prior notice.
- 5.5 NCBA and its partners reserve the right to disqualify a participant if:
 - 5.5.1 They are found to be ineligible,
 - 5.5.2 They breach these Terms and Conditions, or
 - 5.5.3 Participation is deemed irregular or fraudulent.
- 5.6 The Promotion and these Terms and Conditions shall be governed by Kenyan law, and any disputes shall be subject to the exclusive jurisdiction of the Kenyan courts.

6.0 Data Protection and Privacy

- 6.1 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.
- 6.2 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.
- 6.3 By accepting the prize, winners grant NCBA and its affiliates the right to use their names, images, and photographs in media of NCBA's choosing — including but not limited to digital, print, or social media platforms — for advertising, promotional, and public relations purposes without additional payment or approval.
- 6.4 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.
- 6.5 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 ncbagroup.com/privacy-policy/ or please contact us using the customer service contact information:

Email contact@ncbagroup.com Tel. +254 711 056 444/ +254 732 156 444.
You may also contact us through your local branch or relationship manager.