

NCBA CARD CAMPAIGN TERMS & CONDITIONS



GENERAL TERMS AND CONDITIONS

The following terms and conditions apply to the Shop, Tap and win NCBA Promotion (the 'Promotion') organized by NCBA Bank Kenya PLC ("The Bank") in partnership with Visa Inc.

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

The promotion will run from 15th September, 2025 at 00:00 hours to 31st October, 2025 at 23:59 hours, both dates inclusive (the "Promotion Period").

2.0 Eligibility

- 2.1 To be eligible to participate in this Promotion, you must be a consumer NCBA Visa Debit and/or Credit cardholder aged 21 years and above (the "Eligible Participant").
- 2.2 To enter the draw, you must use your NCBA Visa Debit or Credit Card to pay for goods and services at a Point of Sale (POS) merchant and/or make an online transaction (collectively, "Eligible Transactions") and spend a minimum of Kenyan Shillings Three Thousand (KES 3,000) or the equivalent in foreign currency per transaction during the Promotion Period.
- 2.3 Each eligible transaction of at least KES 3,000 or its equivalent in foreign currency earns one entry into the draw.
- 2.4 Approved entries accumulated throughout the Promotion Period will be considered during the winner selection process.
- 2.5 Entries earned from supplementary cards will be deemed to have been earned by the principal cardholder.
- 2.6 Excluded from participation:
 - NCBA Staff and their immediate families.
 - Business Debit and Credit cardholders; and
 - Prepaid cardholder (collectively, the "Restricted Groups of Persons")
- 2.7 Ineligible transaction types ("Restricted Transactions"):
 - ATM withdrawals or Cash advances.
 - Financial charges.
 - Balance transfers.
 - SIP (Simple Instalment Plans).
 - Credit card annual and joining fees; and
 - Government service tax

3.0 Winner Selection

- 3.1 Eligible Cardholders will be selected based on accumulated transactions during the campaign period from 15th September 2025 to 31st October 2025, both days inclusive.
- 3.2 Draws shall be conducted during the second, forth, and sixth weeks of the campaign to identify three sets of winners. The grand prize winner shall be the 1,000th transaction entry selected during the draws held within the period 15th September 2025 to 31st October 2025 (both dates inclusive).
- 3.3 Each winner will be awarded one (1) travel package for two (2) people to enjoy a premium experience in Qatar, including access to exclusive Visa Cash App Racing Bulls moments.

Grand Prize: The selected winners will travel to Qatar, from 28th November to 30th November 2025, for a unique experience featuring the Visa Cash App Racing Bulls. Specific experiences and inclusions will be communicated in due course.

- 3.4 Winners must hold a valid passport and be eligible for international travel.

4.0 The Prizes

- 4.1 Each grand prize package includes.
 - 4.1.1 Double occupancy accommodation in Qatar (for two people) for 3 nights/4 days.
 - 4.1.2 Airport transfers in Qatar.
 - 4.1.3 Transportation to and from the racetrack.
 - 4.1.4 Race day experience
 - 4.1.5 A pre-loaded Visa Prepaid Card.
 - 4.1.6 Flights to and from Qatar
 - 4.1.7 Travel Visa cost
- 4.2 Prize Exclusions:
 - 4.2.1 Logistics prior to departure (e.g., transport to airport, local accommodation before departure).
 - 4.2.2 Long-distance phone calls, room service, laundry, mini-bar use, or hotel property damage.
 - 4.2.3 Personal expenses unrelated to the prize (e.g., shopping, unscheduled transportation or meals).
 - 4.2.4 Accident insurance coverage.
 - 4.2.5 Any personal taxes levied in connection with receiving the prize.

For avoidance of doubt, the travel package excludes all personal expenses and incidental costs not expressly included at Clause 4.1.

- 4.3 Visa & Travel Requirements:
 - 4.3.1 Winners must cooperate with visa application processes and meet all travel requirements.
 - 4.3.2 If a winner is unable to travel (e.g. denial of visa or personal availability), the prize will be automatically forfeited.
 - 4.3.3 NCBA reserves the right to select an alternative winner in such cases.

5.0 Prize Notification.

- 5.1 The selected winners will be notified by the bank via telephone number 0711056444. If the winner(s) cannot be reached, they shall be deemed to have forfeited the prize, and NCBA reserves the right to select and award the prize (s) to another winner.
- 5.2 Each lucky winner will be required to produce their original national Identity Card or a valid Passport (as the case may be) together with their Active Visa Debit or Credit card to collect/claim the prize.
- 5.3 Upon notification, winners shall be required to confirm and/or provide their own and their companion's personal identification details to the Bank. By participating, all winners and their companions expressly authorize NCBA to share their names and any other information provided with Visa, solely for purposes of facilitating the prize arrangements under the Campaign.
- 5.4 Winners must claim their prize(s) within five (5) days of notification failure to which the prize(s) shall stand forfeited without notice.
- 5.5 The Grand Draw Prize winners must provide the Bank with details of their travel companion within 5 days of acceptance of the prize. Once the Bank has been notified of the selected travel companion, winners shall not be permitted to change their travel nominees.
- 5.6 The eligible participant must be in good financial standing with NCBA at the time the draws are conducted otherwise the prizes may be forfeited without further notice.
- 5.7 Each prize winner will be required to declare or affirm in the relevant form of discharge that they do not belong to any of the restricted groups of persons.

6.0 Other Terms and Conditions

- 6.1 Any disputes that may arise must be submitted to NCBA within seven (7) days from the draw date for resolution. NCBA's decision shall be final and binding.
- 6.2 The prizes under this Promotion are non-transferable, non-exchangeable, and not redeemable for cash or any other alternative.
- 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 NCBA shall not be liable for any loss, damage, or injury (including personal injury) incurred by participants because of participating in the Campaign or accepting the prize.
- 6.5 NCBA reserves 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.
- 6.6 NCBA reserves the right to disqualify a winner and withdraw a prize (and select an alternate winner) if:
 - The winner is found to be ineligible.
 - The winner has breached any of these Terms and Conditions; or
 - The winner was selected through canvassing or irregular participation.
- 6.7 NCBA is not the supplier of the prize experiences. Therefore, NCBA disclaims all liability related to:
 - The quality or performance of the prize.
 - Any false descriptions, misrepresentations or omissions by third-party prize suppliers.
- 6.8 No warranty is provided by NCBA in relation to the prize. NCBA is not responsible for loss, injury, or damage to property (including consequential loss) resulting from the Promotion or the prize.
- 6.9 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.

7.0 Data Protection and Privacy

- 7.1 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.
- 7.2 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.
- 7.3 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.
- 7.4 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.
- 7.5 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.