

# DEBIT & CREDIT CARD LOYALTY CASHBACK CAMPAIGN



## GENERAL TERMS AND 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

The Campaign will run from 15th November 2025 (00:00hrs) to 15th January 2026 (23:59hrs) both dates inclusive.

### 2. Eligibility

- 2.1. This campaign is open to all Consumer NCBA Visa (Debit & Credit) 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. This campaign applies to transactions made within and outside Kenya and is available to all consumer NCBA Visa Debit and Credit Cardholders issued in Kenya.
- 2.3. Campaign Mechanics & Reward Structure
  - Spend a minimum of KES 20,000 (or USD equivalent) for booking your airline ticket (through the airline Merchant terminal) and receive 5% cashback, capped at KES 5,000 (or USD equivalent) per month
  - Spend a minimum of KES 3,000 (or USD equivalent) at your favorite restaurant and receive 5% cashback, capped at KES 1,500 (or USD equivalent) per month.
- 2.4. Eligible transactions:
  - Point-of-sale (POS).
  - Online transactions.
- 2.5. ATM or cash withdrawals, reversals and cancelled transactions are excluded.
- 2.6. Excluded from participation:
  - Business Debit and Credit cardholders
  - Prepaid cardholder (collectively, the "Restricted Groups of Persons")
- 2.7. Reward Fulfillment
  - 2.7.1. Cashback will be calculated at the end of the campaign period.
  - 2.7.2. Eligible cardholders will receive cashback rewards within 30 days after the end of the Campaign Period, subject to transaction settlement timelines (approximately 14 days post-campaign).
  - 2.7.3. Cashback will be credited to the associated Visa card account via Visa's original credit transaction.
  - 2.7.4. Each cardholder is eligible for two cashback rewards during the campaign capped at the maximum reward limit for the combined total (i.e. Kes 10,000 or USD equivalent for airlines and Kes.3,000 or USD equivalent for dining) for the two months of the campaign.

### 3. Other Terms and Conditions

- 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 funds 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 regarding 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 within 30 days from the last day of the campaign. 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 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 participants, arranging cashback payments, and fulfilling legal obligations.
- 4.3. The Bank may share names and other personal information collected with Visa and other third parties which the Bank may, in its reasonable discretion, deem necessary to facilitate the campaign.
- 4.4. All personal data shall be processed in accordance with the data protection requirements under the Kenya Data Protection Act (2019) and its resultant Regulations. For further information on how the Bank handles personal data and your rights, kindly access our Privacy Policy at <https://ke.ncbagroup.com/privacy-policy/> or contact us using the following channels:

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