

VISA/ETHIOPIAN AIRLINES 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 is valid until **31st December 2025**. The Travel Validity period runs until **31st January 2026**.

2. Eligibility

2.1 This campaign is open to all Consumer NCBA Visa (Debit & Credit) cardholders aged 18 years and above ("Eligible Participant").

2.2 Employees of NCBA who meet the Campaign requirements shall also be deemed Eligible Participants and shall be entitled to participate in the discount offer.

2.3 This campaign applies to international flight bookings made on the Ethiopian Airlines online booking platform using a valid Visa card.

2.4 Campaign Mechanics & Reward Structure

To qualify for the offer, customers must register for the promotion through <https://tinyurl.com/VISAETK> and receive a promotion code (**VIS01**) via email. Customers will receive a **10% discount** on eligible international flight bookings.

2.5 Only bookings completed on the Ethiopian Airlines platform or Mobile App using the issued promotion code and paid for using a Visa card within the campaign period (ending 31st December 2025) and for travel within the Travel Validity period (ending 31st January 2026) will be eligible for the discount. Blackout dates apply between 15th December 2025 and 29th December 2025 and during this period [both dates inclusive] the discount shall not apply.

2.6 Eligible transactions:

Online bookings completed on the Ethiopian Airlines website and the Ethiopian Airlines Mobile App using the issued promotion code for the select destinations as indicated.

2.7 Reversals and cancelled transactions are excluded.

2.8 This offer is valid only for travel originating from the following participating countries: Congo (Kinshasa), Congo (Brazzaville), Ghana, Kenya, Nigeria, Rwanda, Senegal, South Africa, Angola, Zambia, Zimbabwe, Gabon, Benin, Guinea and Egypt.

3. Other Terms and Conditions

3.1 Total campaign discount capacity is limited. NCBA, Visa, and Ethiopian Airlines reserve the right to suspend or terminate the campaign at any time upon full utilization of allocated promotional inventory or at their discretion.

3.2 NCBA is not responsible for any delays, errors, or failures in the application of the discount due to factors beyond its control.

3.3 Ethiopian Airlines will not compensate customers who fail to enter the promotion code at the time of booking. No discount claims will be honored.

3.4 The offer is not valid in combination with any other promotions, market-specific fares, corporate fares, or discounted ticket types unless expressly stated by Ethiopian Airlines.

3.5 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 application of the discount.

3.6 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.

3.7 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.

3.8 NCBA reserves the right to request further documentation or verification from cardholders before validating participation in the Campaign.

3.9 Cardholders must raise disputes within 30 days from the last day of the campaign. Complaints after this date shall 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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