



NCBA Valentine's Day activation - Terms and Conditions

Eligibility

The NCBA Valentine's Day Activation ("Promotion") is open to all visitors to **NCBA Bank** official social media pages on Facebook, X (formerly Twitter), and Instagram, from **12th February 2026 to 13th February 2026**.

1. How to Participate (Mechanics)

Participants are required to demonstrate how they would make their special person feel appreciated using **KES 100** during Valentine's Day for a chance to win a Valentine's hamper.

2. Submission Method

To enter, participants must post a comment under the designated promotional post explaining how they would spend KES 100 on a Valentine's date.

Entries must:

- Tag NCBA Bank, and
- Include the hashtag **#NCBAValentines**.

3. Entry Limits and Age Requirement

- Only **one (1) entry per person** is permitted.
- All participants must be **18 years and above**.

4. Originality of Entries

Entries must clearly and creatively describe how the KES 100 will be used to create a simple and intimate date. Submissions must be authentic and original. The use of artificial intelligence (AI) tools to generate ideas or content is prohibited.

5. Selection of Winners

A total of **six (6) winners** will be selected across the three platforms (Facebook, X, and Instagram), with at least **two (2) winners per platform**.

6. Prizes and Awarding

- Winners will receive Valentine's gift hampers.
- Prizes are scheduled to be awarded on **Friday, 20th February 2026**.
- Selection will be based on compliance with these Terms and Conditions and creativity of the entry.



7. Prize Conditions

All prizes are:

- Non-transferable,
- Non-exchangeable, and
- Not redeemable for cash.

8. Final Decision

The Bank's decision on all matters relating to the Promotion is final and binding.

9. Acceptance of Terms

By participating, entrants are deemed to have read, understood, and accepted these Terms and Conditions.

The Bank reserves the right to amend these terms at any time without prior notice. Updated terms shall be published on the **NCBA Group** website: www.ncbagroup.com.

10. Prevailing Terms

These Terms and Conditions shall prevail in the event of any conflict with promotional, advertising, or marketing materials.

11. Right to Refuse Entries

The Bank reserves the right to reject any entry or withhold prizes from any participant who breaches these Terms and Conditions.

12. Modification or Cancellation

The Bank may cancel, suspend, modify, or terminate the Promotion where necessary.

13. Technical Issues

The Bank accepts no responsibility for entries that are lost, delayed, misdirected, or incomplete due to technical or system failures.

14. Data Protection and Privacy

The Bank complies with the Data Protection Act. Personal data provided will be processed in accordance with the Bank's Privacy Policy and used solely for purposes related to administering the Promotion.



Such data may be shared with contracted third parties only for competition-related purposes.

15. Winner Notification

Winners will be contacted by a Bank representative within **five (5) working days** of selection to arrange prize collection.

16. Unclaimed Prizes

Any prize not claimed within the stipulated period shall be forfeited.

17. Disclaimer on Prizes

The Bank does not manufacture or supply the prizes and makes no warranties regarding their quality, value, or fitness for purpose. The Bank accepts no liability for defects or non-performance of prizes.

18. Dispute Resolution

Any disputes arising from the Promotion or these Terms and Conditions shall be resolved by the organizers, whose decision shall be final.