

Terms and Conditions

By participating and claiming these offers, 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 and associated Terms and conditions set by Visa on the offers redemption guide. Your participation involves using the card during the campaign period and following the outlined rules for eligibility and redemption.

1. Campaign Period.

- 1.1. The Campaign is valid for the offer periods displayed on the site [Visa Destinations – Dubai offers hub](#) (the "Offer Hub").
- 1.2. Each offer may have its own validity period, and such validity period will be indicated on the relevant offer page on the Offer Hub.

2. Eligibility.

- 2.1. This campaign is open to all Consumer NCBA Visa (Debit & Credit) cardholders aged 18 years and above ("Eligible Participant"), unless a specific offer states different eligibility requirements (e.g., Visa Infinite only).
- 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.

3. Campaign Mechanics & Redemption

- 3.1. To qualify for an offer, customers must access the relevant offer via the Offer Hub and follow the redemption instructions & Terms and Conditions provided for that offer.

3.1.1. The available offers are categorized as below:

- **NCBA Visa Infinite:** [The ENTERTAINER 2-for-1 Offers, Supperclub dining Reservations. SIXT car rental offers.](#)
- **All NCBA Visa Cards: Selected Dubai attractions** (e.g., [Museum of the Future, At The Top, Burj Khalifa, Dubai Aquarium](#)).

- 3.2. Only redemptions completed via the stated channel(s) for the relevant offer and paid for using an eligible Visa card within the stated offer validity period will be eligible for the applicable discount or benefit.

- 3.3. Eligible transactions and exclusions (including cancellations, reversals, no-shows, blackout dates, caps, usage limits, participating outlets and any other restrictions) are determined by the relevant partner and are detailed on the [Offer Hub](#) and/or the partner's full terms and conditions accessible via the links provided under each offer.

4. Other Terms and Conditions

- 4.1. Total campaign discount capacity may be limited. NCBA, Visa, and participating partners reserve the right to suspend or terminate the campaign and/or any offer at any time upon full utilization of allocated promotional inventory or at their discretion.
 - 4.2. NCBA is not responsible for any delays, errors, or failures in the application of any discount or benefit due to factors beyond its control.
 - 4.3. Participating partners will not compensate customers who fail to follow the redemption instructions for an offer (including failure to use the dedicated link/app/booking process where required). No claims will be honored.
 - 4.4. Offers are not valid in combination with any other promotions, market-specific offers, corporate rates, or discounted products/services unless expressly stated by the participating partner.
 - 4.5. 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 or benefit.
 - 4.6. 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.
 - 4.7. 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.
 - 4.8. NCBA reserves the right to request further documentation or verification from cardholders before validating participation in the Campaign.
 - 4.9. Cardholders must raise disputes within 30 days from the last day of the relevant offer validity period. Complaints after this date shall not be considered.
 - 4.10. This offer does not create a legally binding obligation between the Bank and the cardholder. These terms are supplemental to NCBA's general terms and conditions.
 - 4.11. 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.
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- 5.1. 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.
 - 5.2. 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, facilitating redemption validation where required, and fulfilling legal obligations.
 - 5.3. 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.
 - 5.4. 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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Email: contact@ncbagroup.com

WhatsApp: +254717804444