NCBA FUEL CASHBACK CAMPAIGN FAQS

FREFQUENTLY ASKED QUESTIONS

1. **What is NCBA Fuel Cashback Campaign and who is eligible?**
   The NCBA Fuel Cashback Campaign is a promotion that rewards customers with cashback when they pay for fuel using their NCBA debit or credit cards.
   During the campaign period, customers will earn 10% cashback on qualifying fuel transactions of KES 3,000 and above, up to a maximum of KES 3,000 per card per month.
   The campaign is open to all NCBA debit and credit cardholders, including business cards for staff and external customers. Prepaid cards are not eligible for this offer.
2. **When does the campaign run?**
   The campaign runs from 11th May 2026 to 11th July 2026 (both dates included)
3. **How does the cashback work.**
   To qualify for cashback, one needs to spend KES 3,000 or more on a single transaction at a fuel station using their NCBA debit or credit card.
   You will earn 10% cashback on each qualifying fuel transaction made during the campaign period.
   The total cashback one can earn is capped at KES 3,000 per card per month, even if the total spend qualification exceeds this amount.
   Cashback is calculated on all qualifying transactions made within the month and will be credited as a single lump sum within two weeks, after the end of each campaign month.
   Only transactions made at fuel stations (classified under Fuel Merchant Category Codes – MCCs) will qualify for cashback.
4. **What does "cashback is capped at KES 3,000 per card" mean?**
   This means that the maximum cashback you can earn is KES 3,000 per card in a single month, even if your total fuel spend would result in a higher cashback amount.
   For example:
   If you spend KES 10,000, you earn KES 1,000 cashback (10%)
   If you spend KES 30,000, you earn KES 3,000 cash back
   If you spend KES 50,000, you typically qualify for KES 5,000 based on the percentage, but you will only receive KES 3,000 because that is the monthly cap for the campaign.
   The cashback limit resets at the start of each new campaign month during the campaign period.
5. **What types of transactions qualify?**
   To qualify for cashback, transactions must meet the following criteria:
   - The payment must be made using an NCBA debit or credit card
   - The transaction must be KES 3,000 or more
   - The purchase must be made at a fuel station for fuel purchase.
   - The transaction must be processed under Fuel Merchant Category Codes (Fuel MCCs)

   Both Point of Sale (POS) payments at fuel stations and any online fuel-related payments (where applicable) may qualify if they are correctly classified under Fuel MCCs.
6. **When will I receive my cashback?**
   Cashback will be credited within 15 days after the end of each campaign month throughout the campaign period
7. **Are there situations where cashback may not be awarded?**
   Yes. Cashback may be withheld or reversed if:
   - A transaction is cancelled or reversed
   - Fraud, misuse, or abuse is suspected
   - The allocated program budget is fully utilized
8. **Can the campaign be changed or stopped before the end of the stipulated time?**
   Yes. NCBA and Visa may suspend or terminate the campaign once funds are fully utilized or at their discretion.
9. **Is cashback transferable or redeemable for cash?**
   No. Cashback is non-transferable, non-exchangeable, and cannot be redeemed for cash.
10. **How do I make a complaint or dispute?**
    All disputes must be raised within 30 days from the last day of the campaign through contact@ncbagroup.com or call 0711 056444 / 0732 156444.
11. **Are NCBA staff eligible for this campaign?**
    Yes. If their transactions meet the qualifying criteria

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TERMS & CONDITIONS

The following terms and conditions apply to the NCBA Fuel Cashback Campaign. By participating in this promotion, you are deemed to have read, understood, and agreed to be bound by all the terms and conditions below:

1. **Promotion Mechanics:** Get 10% cashback on transactions of Kes.3,000(or equivalent in other currencies) and above, for fuel purchase transactions made with your NCBA debit or credit cards.
2. **Promotion Period:** This offer is valid from 11th May 2026 to 11th July 2026 (both dates inclusive), or until earlier terminated at the discretion of the Bank.
3. **Eligibility:**
   - 3.1 This offer is open to all NCBA debit and credit cardholders, including business cards.
   - 3.2 Transactions must be made using eligible NCBA debit or credit cards during the campaign period.
   - 3.3 Only transactions processed at merchants classified under Fuel Merchant Category Codes will qualify for this offer.
   - 3.4 Prepaid cards are excluded from this campaign.
4. **Cashback Mechanics:**
   - 4.1 A minimum transaction value of KES 3,000 is required for each transaction to qualify for cashback.
   - 4.2 Eligible cardholders will earn 10% cashback on qualifying fuel transactions made during the campaign period.
   - 4.3 The maximum cashback a cardholder can earn is KES 3,000 per card per month during the campaign period regardless of the number of qualifying transactions.
   - 4.4 Only transactions processed under Fuel Merchant Category Codes will qualify for cashback.
   - 4.5 Cashback will be calculated on the total value of qualifying transactions per month and redited as a single aggregated amount.
   - 4.6 There is no limit on the number of qualifying transactions, provided each meets the minimum transaction requirement.
5. **Exclusions and Limitations:**
   - 5.1 This offer cannot be combined with any other promotions, offers, or cashback programs unless otherwise stated by the Bank.
   - 5.2 Transactions that are reversed, refunded, or disputed by the cardholder will not qualify for cashback.
   - 5.3 Any fraudulent, suspicious, or abusive transactions, as determined by the Bank at its sole discretion, will be excluded from this offer.
   - 5.4 Transactions that do not meet the minimum spend requirement or are not processed under eligible Fuel Merchant Category Codes will not qualify for cashback
6. **Limitations of Liability**
   NCBA Bank Kenya PLC shall not be liable for any loss, damage, or expense incurred by any cardholder arising from participation in this campaign, including but not limited to any delay, failure, or inability to award cashback, or any suspension, modification, or termination of the campaign at the Bank's discretion.
7. **Other Terms and Conditions:**
   - 7.1 Any disputes that may arise must be forwarded to NCBA within 7 days from the last date of the Campaign period for resolution. NCBA's decision shall be final and conclusive
   - 7.2 NCBA shall be entitled at any time and without prior notice to the Cardholder to debit the cashback from the Cardholder's account where we are notified of or we reasonably determine that the sum has been credited due to a mistake, error or omission.
   - 7.3 The Bank reserves the right to modify/change all or any of the terms applicable to this Offer, without prior notice from the Cardholder. The Bank, in its sole and absolute discretion, also reserves the right to modify, withdraw or discontinue the Campaign without assigning any reasons whatsoever.
   - 7.4 These terms will be supplemental to the Bank's General Terms and Conditions governing the relationship between the Bank and the Customer with respect to the Cards.
   - 7.5 The Bank's decision on this Campaign will be final, conclusive and binding to the Cardholder.
   - 7.6 The Bank reserves the right to withdraw the offer at any time without notice.
   - 7.7 This Campaign does not constitute a legal contract between the Bank and the cardholder.
   - 7.8 This Campaign shall be subject to usual force majeure events and on occurrence of such event, the offer may be withdrawn at the discretion of the Bank.
   - 7.9 The Cardholder will be deemed to have read, understood and agreed to be bound by these terms and conditions.
   - 7.10 The Bank shall not be responsible, nor shall it accept any liabilities of any nature howsoever arising or suffered by the Cardholder or any third party resulting directly or indirectly from this Offer.
   - 7.11 To the extent allowable by law, the Bank expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign.
   - 7.12 In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
8. **Data Protection and Privacy**
   - 8.1 We are committed to respecting your privacy and protecting the information we collect from you in compliance with applicable laws
   - 8.2 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.
   - 8.3 The Bank may share names and any other personal information collected to Visa and other third parties which the Bank may, in its reasonable discretion, deem necessary to facilitate the campaign.
   - 8.4 All personal data shall be processed in accordance with the data protection requirements under the Kenya Data Protection Act and its resultant Regulations.
   - 8.5 For further information on how the Bank handles personal data and your rights on the same, kindly access our Privacy Policy at https://ke.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.
   - 8.6 NCBA Bank Kenya PLC is regulated by the Central Bank of Kenya
9. **Governing Law:**
   These terms and any disputes or claims arising out of, or in connection with, its subject matter or formation (including non-contractual disputes or claims) are governed by and construed in accordance with the laws of Kenya.

Phone: +254711056444 / +254732156444
Email: contact@ncbagroup.com
WhatsApp: +254717804444