NCBA VISA CONSUMER CROSS BORDER CAMPAIGN - 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

This offer is valid from **1st August 2026 to 31st August 2026** (both dates inclusive), or until earlier withdrawn, suspended, or terminated by the Bank and/or Visa at their discretion.

2. Eligibility

2.1 This campaign is open to selected **NCBA Visa (Debit and Credit) cardholders** aged 18 years and above ("Eligible participant") who actively transact out of the country. Employees of NCBA who meet the Campaign requirements shall also be deemed Eligible Participants and shall be entitled to participate in the voucher reward.

2.2 **Visa Business and Visa Commercial cards** are excluded from this campaign.

2.3 Cardholders must receive direct communication from NCBA indicating eligibility to participate in the Campaign.

2.4 Only qualifying cross-border (where country of spend is different from the country of card issuance.) Card Present (CP) and Card Not Present (CNP) transactions will qualify for this offer.

2.5 **Campaign Mechanics & Reward Structure**

Eligible cardholders who meet the applicable international spend thresholds using their NCBA Visa debit or credit cards will qualify for corresponding voucher reward applicable to their segment as outlined below:

Table 1: Usage-Based Reward Threshold

Usage" refers to cardholders who have performed cross-border Card Present (CP) or Card Not Present (CNP) transactions using their cards within the past 12 months. (Data refreshed as of April 2026)

Segment	Spend Threshold (KES)	Voucher Reward (KES)
Threshold 1	140,000	5000
Threshold 2	40,000	1000
Threshold 3	10,000	500

The thresholds referenced represent the minimum spend the individuals in that group must meet to get the reward.

Table 2: Activation-Based Reward Thresholds

"Activation" base here refers to cardholders who previously performed cross border transactions but have not performed any cross-border Card Present (CP) or Card Not Present (CNP) transactions using their cards within the past 12 months. (Data refreshed as of April 2026)

Segment	Spend Threshold (KES)	Voucher Reward (KES)
Threshold 1	40,000	5000
Threshold 2	15,000	1000
Threshold 3	800	500

2.6 **Reward Fulfillment**

2.6.1 Rewards will be calculated and fulfilled after the end of the Campaign Period and, in any event, no later than 30 September 2026**.**

2.6.2 Voucher rewards are **limited and will be allocated on a first-come, first-served basis** to eligible participants who satisfy the applicable spend threshold, subject to availability.

2.6.3 Only qualifying cross-border Card Present (CP) and Card Not Present (CNP) transactions will be considered for reward qualification.

2.6.4 Each eligible card shall qualify for a maximum of one (1) voucher reward during the Campaign Period, regardless of the number or value of qualifying transactions undertaken.

3. Other Terms

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 fund 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 potential complaints from the participating cardholders regarding the award amount will only be reviewed if submitted no later than 30 October 2026. Any complaints submitted after this date shall not be reviewed or considered.

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. Voucher rewards are 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 voucher reward under this Campaign.

3.9. This offer does not create a legally binding obligation between the Bank and the cardholder.

3.10. These terms are supplemental to NCBA's general terms and conditions.

3.11. 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.

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 winners, arranging prizes and fulfilling legal obligations. The Bank may share names, and any other personal information collected with Visa and other third parties which the Bank may, in its reasonable discretion, deem necessary to facilitate the campaign.

4.3. All personal data shall be processed in accordance with the data protection requirements under the Kenya Data Protection Act and its resultant Regulations. 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.

NCBA Bank Kenya PLC is regulated by the Central Bank of Kenya.