MOKASH EGABUDDE TERMS AND CONDITIONS

1. Campaign Overview

The MoKash@10 campaign is a promotional campaign organized by NCBA Bank Uganda Limited in partnership with MTN Mobile Money Uganda Limited to celebrate 10 years of MoKash and reward eligible customers for their continued usage of MoKash Savings and Loan services.

2. Campaign Period

The Campaign shall run between **November 2026 and February 2027** for a period of 13 weeks including the grand draw. Any transactions conducted outside the campaign period shall not qualify for participation.

3. Eligibility

The Campaign is open to:

- Registered MTN Mobile Money customers in Uganda.
- Customers with an active MoKash account.
- Customers aged 18 years and above.
- Customers who meet the qualification criteria communicated via SMS for the respective campaign categories.

The following shall not be eligible:

- Customers whose accounts are suspended, restricted, dormant or under investigation during the campaign period.
- Customers who pay loans on recycled lines.
- Customers with outstanding loans above day 60 below UGX 10,000 at the start of the campaign.
- MTN, Quest Holdings Ltd, Boresha Credit Services Ltd and NCBA staff.

4. Campaign Categories

Customers may qualify under one or more of the following categories:

- Customer Champions.
- Disbursement Growth Category.
- Deposit Growth Category.
- Loan Repayment Growth Category.

5. Winner Selection

- Winners shall be selected based on predefined campaign criteria.
- Eligibility will be determined using system-generated transaction records.
- The decision of NCBA Bank and MTN Mobile Money shall be final and binding.
- No correspondence regarding winner selection shall be entertained.

6. Rewards

- Rewards will be cash prizes credited to customers MoKash savings accounts.
- Reward values and quantities shall be communicated through approved campaign channels.
- Rewards are non-transferable and cannot be exchanged for alternative benefits.

7. Reward Structure

Category	Reward	Cost (UGX)
Customer Champions	98 × 250,000; 2 × 1,000,000	26,500,000
Savings – weekly draws	Micro 10,000; Emerging 100,000; Premium 200,000 (10 per band weekly)	26,500,000
Auto-savings – monthly draws	100,000 (10 per month)	3,000,000
Borrowing – weekly draws	100,000 (10 per segment weekly)	24,000,000
Loan repayment – weekly draws	200,000 (>60 days); 100,000 (written-off)	36,000,000
Grand draw	9 × 1,000,000; 1 × 5,000,000 (Premium Saver)	14,000,000
Total		**140,700,000**

8. Notification of Winners

Winners shall be contacted through their registered mobile numbers using the official MTN communication channel **(0312120000).**

9. Fraud and Misconduct

NCBA Bank and MTN Mobile Money reserve the right to:

- Withhold rewards pending investigation of suspicious activity.
- Cancel any reward awarded based on erroneous, fraudulent or irregular transactions.
- Disqualify any participant suspected of fraud, abuse, or manipulation of campaign processes.

10. Tax Obligations

For any tax requirements on the cash prizes, NCBA will pay the said tax, and winners will have their cash prizes credited in their MoKash Savings accounts in full.

11. Data Privacy

Customer information shall be collected, processed, stored and used solely for purposes related to the Campaign and in accordance with applicable Data Protection and Privacy laws of Uganda.

12. Limitation of Liability

NCBA Bank and MTN Mobile Money shall not be liable for:

- Network failures or system downtime.
- Loss arising from unauthorized access to customer accounts.
- Delayed or unsuccessful transactions caused by circumstances beyond their control.

13. Right to Amend

NCBA and MTN reserve the right to modify, suspend, or terminate the Campaign at any time where necessary, subject to regulatory requirements and appropriate customer communication.

14. Dispute Resolution

14.1. Any complaint, dispute, or claim arising out of or in connection with this Campaign shall first be submitted to NCBA Bank Uganda Limited and/or MTN Mobile Money Uganda Limited through the designated customer care channels within thirty (30) days from the date the issue arose.

14.2. NCBA Bank Uganda Limited and MTN Mobile Money Uganda Limited shall review and investigate the complaint and provide feedback to the participant within 48 working hours in accordance with their customer complaint handling procedures.

14.3. Where a participant is dissatisfied with the outcome of the investigation, the matter may be escalated through the applicable internal escalation processes of NCBA Bank Uganda Limited and/or MTN Mobile Money Uganda Limited.

14.4. Any dispute relating to the interpretation, validity, performance or administration of the Campaign shall be governed by the laws of Uganda and subject to the jurisdiction of the courts of Uganda.

14.5. Participation in the Campaign constitutes acceptance by the participant that decisions made by NCBA Bank Uganda Limited and MTN Mobile Money Uganda Limited regarding eligibility, reward qualification, campaign mechanics and prize allocation shall be final, subject to applicable laws and regulatory requirements.

14.6. Nothing in these Terms and Conditions shall limit a participant's rights to seek redress through regulatory authorities or other dispute resolution mechanisms available under the laws of Uganda.

15. Contact Information

For inquiries regarding the Campaign, customers may contact:

MTN customer care: 100 | NCBA contact Center: 0800 222 123 | NCBA email: contactug@ncbagroup.com/mokash@ncbagroup.com.

16. Publicity

By participating in the Campaign, winners consent to the use of their testimonials, photographs, videos, name and likenesses for marketing, advertising, publicity and promotional purposes without additional compensation, subject to the applicable data protection and privacy laws of Uganda.

This Promotion has been approved by the National Lotteries and Gaming Rgulatory Board. NCBA Bank Uganda Limited is regulated by Bank of Uganda.
Customer deposits are protected by the Deposit Protection Fund up to UGX 10 million. Terms & Conditions apply.