

## **TERMS AND CONDITIONS**

These Terms and Conditions (“T & Cs”) apply to KCB Bank Uganda (hereafter referred to as KCBU) End of Year Payments Campaign (“the campaign) IT’s GIVING FESTIVE (the ‘name’). By participating in this Campaign, you will be deemed to have read, understood and agreed to be bound by all the terms and conditions below.

### **1.0 Definitions**

- 1.1. “Bank” means KCB Bank Uganda Limited.
- 1.2. “Card Account” means a type of financial account that is linked to a payment card such as a credit card, debit card or prepaid card.
- 1.3. “Cardholder” means any individual for whose use a Card is issued by the Bank;
- 1.4. KCBPay refers to a mobile payment solution where customers can pay for goods or services using a short code \*299\*4# at a merchant premise.
- 1.5. “Merchant” means any person doing business in Uganda who allows customers to pay for goods or services using KCBPay Service or possesses a KCB Point of Sale Machine, or any other digital platform enabled by KCB Bank Uganda. Selected merchants have been identified for this promotion.
- 1.6. “Draw” refers to a promotional tactic designed to attract customers or drive engagement within a specified period of time. Draws can be either instant, weekly, or grand(final) dependent on the validity of the campaign.
- 1.7. “Spin the wheel” is a promotional mechanic that marketing will use to determine the instant prize giveaways as detailed in clause 4.3
- 1.8. “Grand Prize” refers to the main attraction and incentive for participation to enter the campaign.
- 1.9. “Trolley Dash” means a promotional event where participants are given a set amount of time to fill a shopping cart with as many items as possible, often with a limited budget as detailed in Clause 4.4.
- 1.10. "Eligible Transaction" means a financial transaction that meets specific criteria set by particular campaign that qualifies participation.
- 1.11. “Transaction value” means the monetary amount associated to a sale or a transaction.
- 1.12. “Prize” refers to the promotional item that will be rewarded to a customer once they have participated in the campaign.
- 1.13. “Activation Days” means specific days when the promotional offer is made available to customers. These will be Fridays and Saturdays or Sundays given the selected merchant footfall count.
- 1.14. Brand ambassadors” means KCB representative

## **2.0 Campaign Period**

The Campaign will run from December 6th, 2024 to February 18th, 2025 both dates inclusive (the “Promotion Period”). Activation days will be on two days i.e. Friday and Saturday every week where brand ambassadors will drive customer engagement at the selected merchant premise.

## **3.0 Eligibility**

3.1 To be eligible to participate in this promotion, you must be above the age 18 and of sound mind. (“Eligible participant”).

3.2. Eligible transactions include point of sale (POS) payments, online purchases and payments made via KCBPAY. Withdrawals, fund transfer, and ATM cash withdrawals do not qualify.

3.3. For a transaction to be eligible, a customer must have spent the minimum transaction value of Ugx.150,000 and above and made a payment using either KCBPay or visa at a selected merchant premise during the campaign.

3.4. The Campaign is open to all customers that use Verve, Mastercard, Visa card or mobile money in Uganda. Transaction that occur outside Uganda using these payment solutions will not be considered.

## **4.0 Criteria**

4.1. Customers must spend minimum transaction value of Ugx.150,000 or more.

4.2. Customers must make the payment using their VISA Cards via KCB POS machine or dial \*244\*9# to pay using the KCBPay Platform at the selected merchant premises during the period.

4.3. Spin the wheel draw will be during the activation days at the selected merchant locations as below;

- ❖ Customers will register for the promotion by providing their contact information.
- ❖ The transaction value and payment method will be entered on the wheel for verification.
- ❖ Participants will be presented with a virtual wheel which they can spin to win a prize.
- ❖ The wheel will land a prize which is revealed to the participant.
- ❖ The participant will then be issue with their instant prize.
- ❖ The spin wheel will be coordinated by the brand ambassadors.

4.4 The trolley dash participation will be qualified by a random selection of the top 5 card holders with the highest transaction value

4.4.1 The trolley dash shopping spree will be done once every end of a month during the promotional period.

4.5. The Prizes include but are not limited to: Key rings, shopping vouchers, Bottles, Fuel Vouchers etc.

4.6. Prizes are non-transferable and no cash alternatives will be offered.

4.7. Winners must present a valid identification i.e. National ID or passport and proof of their qualifying transactions to claim their prize.

4.8. Prizes must be claimed within 30days from the date of the KCB Bank Uganda phone number 0800311411. Unclaimed prizes will be forfeited.

**5.0 Disqualification:**

KCB reserves the right to disqualify participants who:

- 5.1. Provide false or misleading information.
- 5.2. Engage in fraudulent activities or violate these T & Cs.
- 5.3. Fail to meet the eligibility or participation criteria described in 3.0 and 4.0 above.

**6.0 Liability:**

6.1 KCBU shall not be held responsible for any loss, damage, or disappointment incurred by participants in connection with the campaign.

6.2. KCBU shall not be liable for failure to notify winners due to incorrect or incomplete names or contact details.

**7.0 Privacy:**

By participating, customers consent to use of their personal data and/or pictures for purposes related to the campaign, including prize distribution and publicity.

**8.0 General:**

10.1 KCBU reserves the right to amend, suspend, or terminate the campaign at its discretion without prior notice.

10.2. Decisions made by KCBU regarding the campaign are final and binding.

**9.0 Governing Law:**

These terms and Conditions are governed by the laws of the Republic of Uganda.

Any disputes arising from or in connection with the campaign shall be subject to the jurisdiction of the courts of Uganda.