

Visa Kenya Market Wide 2023 Cashback Campaign: 21st December – 21st January 2024

1. Question: What do I have to do to be entitled to the cash back reward?
Answer: Fuel minimum of Kes 10,000 and get 10% cashback capped at KES 1000 per transaction
2. Question: How many winners will benefit from the 10% cashback reward before the end of the campaign?
Answer: Daily total qualifying transactions is first 550 (five hundred and fifty) that meet the reward criteria strictly on a first come first served basis.
Reward capped at 2 transactions per Primary Account Number (PAN) during campaign period.
3. Question: When does the promo end?
Answer: The promo ends 21st January 2024
4. Question: Do I qualify on all the transactions I carry out on my Visa card including Automated Teller machine (ATM) withdrawal?
Answer: You will be rewarded when you use your Visa Card for Point Of Sale (POS) transactions but not ATM transactions
5. Question: Will I also be rewarded for purchases outside of Kenya?
Answer: This is local campaign in Kenya only
The campaign is open to all issuers in market and available to all Visa cardholders in Kenya
6. Question: I only have a Visa credit card; will I qualify for a cash back if I make payments with it?
Answer: Yes, Visa credit, debit and prepaid cards.
7. Question: How will I receive the cashback?
Answer: The cashback will be allocated and sent as credit to your account tied to the Visa Card after the end of the campaign period
8. Question: When will I receive the cashback if I am eligible?
Answer: The cashback will be credited to your account within two (2) weeks after the end of the campaign.
9. Question: How will I know when the cashback is paid?
Answer: Winners will receive notification alerts through their banks' normal banking process for receiving such notifications.

Terms and Conditions

1. Overview of the Campaign

- 1.1. Visa cardholders are expected to spend a minimum of KES 10,000 (Ten Thousand Only) using their Visa Card at any fuel station and get 10% cashback capped at KES 1,000 (One Thousand Only) per Visa card.
- 1.2. This promotion will be capped at 2 transactions per PAN during the campaign period. The daily reward pool is capped at KES 550,000 (Five hundred and fifty thousand Only) and the daily total qualifying transactions on a first come first served basis is capped at 550

2. Disclaimer

This campaign is operated by Visa and not by the financial institution that issued the Visa card to you. As you are aware, Visa is not a card issuer and does not provide credit, debit or any financial services. Any issue you may have with respect to your card should be directed to your issuer and not to Visa. The relationship between Visa and your card issuer does not create any relationship direct or indirect between the cardholder and Visa. These terms and conditions are different from the agreements between you and your issuer and unless as otherwise specified in these Terms and Conditions, none of the terms of any agreement between you and your financial institution has any effect on, or relationship with these Terms and Conditions.

3. Duration

- 3.1. The 10% cashback rewards are only available to minimum transactions of Kes 10,000 each to get a capped at KES 1000 per transaction with eligible Visa cards from 21st December, 2023 to 21st January 2024 (for qualifying transactions). Any transactions made outside this period will not be eligible.
- 3.2. Transactions made within this period do not qualify for a reward if they do not fall amongst the first 550 (five hundred and fifty) daily qualifying transactions.

4. The campaign is subject to the following terms and conditions:

- a. You become eligible to participate in the program by holding a Visa card issued by a financial institution in Kenya. Your participation rights and consent are tied to you being a Visa cardholder.
- b. The cashback rewards are limited only to transactions made on the following merchant categories: (i) in store

- c. Qualifying transactions are transactions of minimum amount of KES 10,000
- d. Visa Card are eligible for the campaign i.e., debit, credit, and prepaid cards
- e. Cardholders will receive get 10% cashback capped at KES 1000 per transaction; Reward capped at 2 transactions per PAN during campaign period.
- f. The maximum cashback award per eligible Visa card is KES 1,000 (One thousand Shillings Only).
- g. The cashback reward shall be paid directly into the account to which the Visa card is linked. The cardholder is not expected to take any action in this regard.
- h. Cashback will be awarded to cardholder via an original credit transaction originating from Visa.
- i. Daily total qualifying transactions is the first 550 vehicles that meet the reward criteria; Daily reward pool shall be capped at Kes 550,000 (Five hundred and fifty thousand Only)
- j. Split transactions may not be eligible for the 10% cash back reward.
- k. Visa takes no responsibility for any inaccurate reporting or non-visibility of qualifying transaction either by collections only files or non-accessibility.
- l. The Prize is non-transferable and not exchangeable for cash.