

ALIEXPRESS I&M BANK CAMPAIGN TERMS & CONDITIONS

Effective Date: 7th July 2025

1. Scope

The following terms and conditions (the "Terms and Conditions") apply to the AliExpress I&M Bank Campaign. By participating in the Promotion, you will be deemed to have read, understood and accepted these Terms and Conditions.

2. Payment Discount Campaign Period (the "Campaign Period")

- Initial Campaign Period: The discount is initially valid from 00:00 AM (Kenya local time) on 7 July 2025, to 23:59 PM (Kenya local time) on 7 September 2025.

3. Promotion Mechanics

- Promotion Structure: "Instant Off" means the immediate reduction in the total payable amount during checkout when payment is made using an eligible I&M Bank Mastercard card. "Minimum Spend" means the actual payment amount threshold that must be reached to trigger the discount.
- Discount Offer: USD 20 Instant Off with a Minimum Spend of USD 40.

4. Eligibility Criteria

The instant off offers (the "Promotion") is available with listed conditions:

- The offer is valid for I&M Bank Mastercard cards with the following BINs: Consumer Prepaid (555493), Debit Platinum (547743), World Debit (558252), World Credit (555458), and the Debit World Elite (553540).
- The offer is available only through the AliExpress app or website.
- The offer is applicable only when the ship-to address for order made on AliExpress app or website is located within territory of Kenya.
- Discount offer is subject to availability, offer available on a first come, first served basis for eligible cardholders.
- Excluded circumstances:
 - The Promotion is not applicable on digital wallet payments, e.g. Apple Pay.
 - If the payment is cancelled or not completed during the payment process, the use of Promotion will be considered used and cannot be applied to future orders.

5. Real-Time Eligibility Check

- The availability of discounts is ultimately determined by the payment gateway status at the time of checkout page. The following messages will be displayed on the checkout page when the I&M Bank Mastercard cards

discount is applicable: "Pay with I&M Bank Mastercard cards to enjoy up to \$20 off".

- Users are advised to confirm discount applicability before completing payment.

6. Usage Restrictions

- Each user can redeem Instant-Off up to 3 times each, during the Campaign Period.
- Users can apply up to one type of Instant Off on single transaction.
- The Instant Off can only be applied when the actual amount paid, after all other discounts have been used, meets the corresponding Minimum Spend Threshold, and all conditions for using those discounts are met.

7. Redemption Process

The Instant Off shall be automatically applied at checkout when using the I&M Bank Mastercard cards, if eligible.

8. Modification Rights & Dispute Resolution

- I&M Bank reserves the right to update the Terms and Conditions of this Promotion.
- I&M Bank and AliExpress reserve the right to shorten, extend, or terminate the Campaign Period for any regulatory, technical, commercial reason or at their discretion. In such event, the Participant waives any rights, which they may have against the Bank, and they acknowledge that they will have no recourse or claim of any nature whatsoever against I&M Bank or AliExpress.
- Other terms and conditions of I&M Bank and AliExpress also apply; however, for the purposes of this Payment Discount Campaign, in case of any conflict, the terms displayed here shall prevail.

9. Query Resolution

If you have any questions or need assistance regarding this Payment Discount Campaign, please contact I&M Bank customer service through [+254 719 088 000](tel:+254719088000), [+254 20 322 1000](tel:+254203221000), [+254 732 100 000](tel:+254732100000), [0800721088](tel:0800721088) or callcentre@imbank.co.ke, customercare@imbank.co.ke

10. Other Terms and Conditions

- This Promotion Offer is not transferable, cannot be exchanged for cash or other benefits, and shall not be combined with any other promotion unless expressly stated by I&M Bank Limited and AliExpress.

- In addition to these Terms and Conditions, participation in this Promotion constitutes your acceptance of the I&M General Terms and Conditions, which is available at <https://www.imbankgroup.com/ke/terms-and-conditions/>