

## Terms and Conditions Kenya Market wide XB Mastercard Offers Campaign

### 1. Campaign Overview

The Mastercard Market wide Kenya XB spend Campaign (“Campaign”) is organised by Mastercard in collaboration with a range of participating issuers. The Campaign offers customers a chance to win prizes, available exclusively to eligible Mastercard cardholders across Kenya.

The Campaign will run from 2<sup>nd</sup> March 2026 to 1<sup>st</sup> June 2026 (“Campaign Period”).

### 2. Eligibility

- The Campaign is open to Mastercard cardholders residing in Kenya who hold a valid and active Mastercard issued by I&M bank based in Kenya.
- Eligible BINs: 54774300,55354000,55545800,55549300,55825200
- Only valid cross border transactions, both online and offline, will be considered for the purpose of this campaign.
- Offers are only valid when payment is made in full using an eligible Mastercard card.
- Customers spending less than the threshold value, during the campaign period, will not be qualified for the prizes.

### 3. Campaign Mechanics

- Spend \$75 or more (can be across multiple transactions) using eligible Mastercard cards to be qualified for entry into the campaign.
- Every additional \$50 spend earns bonus entries.
- Higher the spend, higher the chances of winning.
- No restrictions or constraints on number of transactions to reach the threshold.
- Prizes: 85” TV, iPhone 17, Smart watches and Carrefour vouchers

### 4. How to Redeem - Offline

1. Visit the offline store that contributes to cross border spend.
2. Buy items worth \$75 or more in one or more transactions to be eligible for the prize.

3. Pay using eligible Mastercard issued by your bank.
4. Continue transacting to increase your chances of winning.

## 5. How to Redeem - Online

1. Visit the online store that contributes to cross border spend.
2. Buy items worth \$75 or more in one or more transactions to be eligible for the prize.
3. Check out by paying using eligible Mastercard issued by your bank.
4. Continue transacting to increase your chances of winning.

## 6. General Terms

- Any disputes relating to an offer should be directed to the bank.
- Mastercard reserve the right to modify, suspend, or terminate the Campaign at any time without prior notice.
- Withdrawal of cash or payment by cash will not be considered for this campaign.
- Eligibility does not guarantee winning of the prize.

## 7. Liability

To the fullest extent permitted by law, Mastercard shall not be liable for:

- Any loss, damage, or injury suffered as a result of participating in this Campaign or using an offer; or
- Not being one of the winners.