

TERMS AND CONDITIONS FOR THE I&M BANK LIMITED SHINDA MILLIONI CAMPAIGN PROMOTION.

The following terms and conditions (hereinafter the “**Terms and Conditions**”) apply to the I&M Shinda Million Campaign Promotion (hereinafter the “**Campaign**”).

By participating in the Campaign, you will be deemed to have read, understood and accepted these Terms and Conditions.

The defining terms in the Agreement are as provided for in the Bank’s General Terms and Conditions accessible at <https://www.imbankgroup.com/ke/terms-and-conditions/>.

1. Campaign Period

The Campaign Period shall run from 12th August 2025 to 12th November 2025.

2. Eligibility

The Campaign is open to all new and existing I&M Bank Limited customers who hold either personal transaction accounts or Solobiz accounts, as further described in Sub-Clause 2.1 below. The customers must be of the age eighteen (18) years and above to participate in the Campaign.

2.1 Accounts Eligible to Participate

The following local currency accounts are eligible to participate in the campaign.

New Accounts	
Club	Agri-PayGo
PayGo	
Existing Accounts	
Club	Personal Sapphire Daily
PayGo	Malaika
Agri-PayGo	I&M Karibu
Personal Sapphire	Premium Select
Personal Bahati	Premium Esteem
Next Generation	Young Professionals
ATM	Personal Bahati Daily
Tayari	

The following shall not be eligible for the campaign: -

- (i) I&M Bank staff accounts and accounts related to the Bank staff.
- (ii) Dormant accounts, unless activated during the Campaign Period.
- (iii) Frozen accounts.
- (iv) Customers who have opted out of the campaign.
- (v) Customers who are considered Bank partners (e.g. those offering marketing, digital and other professional or other services to the Bank).
- (vi) Overdrawn accounts.
- (vii) Loan accounts.
- (viii) Accounts with lien related to bank charges or loan arrears.

3. Opting-In and Opting-Out of the campaign

- a) All eligible customers as defined in Clause 2 above will automatically be enrolled into the Campaign. Further, customers will also be automatically enrolled into the Campaign if they activate a dormant account, a freeze on their account is lifted or all outstanding amounts in an overdrawn account are cleared during the Campaign Period.
- b) Customers who do not wish to participate in the Campaign may opt out or opt back in at any time by contacting the Bank via either of the below contacts, requesting to be opted out- or opted in as applicable. The customer will then be opted out of /opted back into the campaign within 24 hrs.

Phone: 0719 088 000

Email: Customercare@imbank.co.ke, information@imbank.co.ke

4. How to participate in the campaign:

Eligible Customers qualify to participate in the Campaign as below: -

4.1 New Customers

- i. Open any of the New I&M Bank transactional accounts detailed in Sub-Clause 2.1 above.
- ii. An account can be opened online by downloading the I&M Bank OTG app from the various stores and following the prompts.
- iii. Account can also be opened from any of the Bank branches
- iv. Once the account is opened, deposit money as regularly as possible and stand a chance to win the weekly or monthly prizes while you enjoy other bank services.

4.2 Existing Customers

- i. Ensure that all participating accounts are active.
- ii. Dormant accounts should be activated.
- iii. Ensure that accounts are funded consistently.

4.3 How to fund your account

To fund an account, a customer may use any of the following methods: -

4.3.1 Mpesa

- i. Through the Mpesa Menu, use Paybill Number 542542, enter your account number (or Lipa na I&M shortcode linked to your account number), the amount to deposit and authorize the transaction;
- ii. Launch the OTG Application and go to "Mobile to I&M", select "Mpesa to Account", Account to credit, enter amount and authorize the prompt that appears on your phone; or
- iii. Locate Online Service from the I&M Bank website, select Mpesa Xpress, enter account number, amount to deposit, phone number to pay from and authorize the payment prompt from your phone.

4.3.2 Airtel Money

- i. USSD
Dial *334#, select paybill & Till Payment, Paybill, Mpesa Paybill, enter 542542, enter account number, amount to deposit and authorize the payment.

- ii. AirtelMoney APP
AirtelMoney App, select paybill, enter Mpesa Paybill number as 542542, enter your account number, amount to deposit and authorize the payment.

4.3.3 I&M Bank Branch Payment

Visit any of our Bank branches for cheque or cash deposit at the counter or Cash Deposit Machines and deposit funds into your account.

4.3.4 Other Bank Transfers

You can transfer to your I&M Bank Account from other banks via Pesalink, Webpay, RTGS, SWIFT or EFTs.

Use I&M Bank SWIFT CODE: IMBLKENA; Bank Code: 057 as may be required.

4.4 Earning and Tabulation of Points

- i. For the weekly draws, the average account balance for the week will be considered and one (1) point awarded for every Kenya Shillings Two Thousand (KES. 2,000) in the average account balance.
- ii. For the monthly draws, average account balance for the month will be considered and one (1) point awarded for every Kenya Shillings Two Thousand (KES. 2,000) in the average balance.
- iii. Only whole points will be awarded; no partial or negative points will be given.
- iv. The Bank will consider the cleared end-of-day balance of an account in computing the averages.
- v. The more a customer funds their account, the more points they are likely to earn.
- vi. The points awarded will be subject to a maximum of 500 points per draw period.
- vii. Points are calculated as per the account balance and are non-transferable.

4.5 Participation in the draw

- i. There will be weekly and monthly draws.
- ii. Ten (10) winners will be selected for each weekly draw and awarded Kenya Shillings Fifty Thousand (KES. 50,000) each.
- iii. One (1) winner will be selected for each monthly draw and awarded Kenya Shillings One Million (KES. 1,000,000).
- iv. Eligible points will be entered into the draws and winners randomly selected.
- v. To participate in the draw, an account must have maintained a minimum of KES. 2,000 over the draw period, that is, to be eligible for the weekly draw, you will need to maintain at least KES. 2,000 in the account over the week; and to be eligible for the monthly draw, you will need to maintain at least KES. 2,000 in the account over the month.
- vi. A customer is eligible to participate in each draw. Points for each draw period are calculated independently.
- vii. The Bank may select additional reserve participants to replace any winners of the Campaign who are subsequently disqualified as provided in Clause 6 below.
- viii. The Bank, under the supervision of the Betting Control & Licensing Board ("BCLB") as applicable, will conduct the draws and any decisions made on the winners arising therefrom shall be final and binding.

4.6 Summary of the draws, number of winners and the rewards

Draw Period	Number of Winners	Cash Prize Per Winner (KES)
End of 1 st Week	10	50,000
End of 2 nd Week	10	50,000
End of 3 rd Week	10	50,000
End of 1st month	1	1,000,000
End of 5 th Week	10	50,000
End of 6 th Week	10	50,000
End of 7 th Week	10	50,000
End of 2nd month	1	1,000,000
End of 9 th Week	10	50,000
End of 10 th Week	10	50,000
End of 11 th Week	10	50,000
End of 3rd month	1	1,000,000

4.7 Disbursement of the Rewards:

- The Cash Rewards above will be deposited into the winning customers' accounts within a week following a draw.
- In the event that there are any taxes applicable to the Rewards, the Bank will deduct the same and remit to Kenya Revenue Authority. The winners will be presented with a Tax Withholding Certificate where applicable.

5. Notifications and Announcements

5.1 Account Balance Notifications:

Customers will receive notifications of changes in end-of-day balances via SMS, email, or in-app notifications or as maybe made available via Bank channels.

5.2 Draw Notifications:

Periodic updates regarding upcoming draws will be communicated weekly, monthly, or toward end of the Campaign as may be applicable, through various Bank channels .of communication.

5.3 Winners Announcements, Identification and Notifications:

- The winners will be notified via SMS, called using the I&M Bank Telephone number +254 719 088 000 and may be announced via Bank's Social Media Platforms (Meta, Instagram, X and/or LinkedIn).
- I&M Bank will make not less than three (3) call attempts over a twenty-four (24) hour period to contact the winner. If the winner does not answer any of the call attempts within the prescribed period and satisfactorily identify themselves, they will be deemed to have forfeited the chance of winning the Reward and I&M Bank will thereafter call the reserve winners selected as provided in Clause 5.3 (e) below.
- Winners will also be required to identify themselves by producing identification documents.
- For the avoidance of doubt, missed calls and calls diverted to voice mail will not be deemed to have been answered for purposes of this campaign.

- e) If you are selected as a winner of a reward and notified accordingly, and you do not claim the prize within a period of three (3) months from the closing date of the Campaign, the customer will be deemed to have forfeited the same.
- f) I&M Bank may select additional reserve winners, who shall be the immediate next persons in line after the last winner, to replace any of the Winners who have been disqualified by the Bank either due to missed call attempts, failure to produce required identification information, abuse of the campaign/breach of the terms of the campaign or those who decline the rewards.

6. Disqualification and termination

- a) This Campaign is offered at the sole discretion of I&M Bank Limited, and the Bank reserves the right to amend or vary these terms and conditions or to suspend/ amend/ terminate the Campaign at any time.
- b) In case any of these circumstances arise, notice shall be given by the Bank through media advertisements and at any of our branches upon request. The notice shall be effective immediately or on such date as shall be set out in such notifications.
- c) I&M Bank reserves the right to terminate any participant's participation in the Campaign or their registration upon detection of fraud or attempted fraud relating to the participant or their registration; or breach of any of these terms and conditions; or such circumstance as may be determined by I&M Bank acting reasonably.
- d) If participation in the Campaign is terminated under any of the circumstances set out in these terms and conditions, the customer shall lose the right to redeem their prize and the same shall be deemed to have been forfeited. In addition, I&M Bank reserves the right to take appropriate legal action, as it deems necessary, and recover damages and other expenses incurred in pursuing such an action.

7. General Terms

- a) Participation in the campaign constitutes acceptance of these Terms and Conditions.
- b) The Campaign is restricted to KES currency accounts only.
- c) The Bank reserves the right to suspend or terminate the Campaign or amend these Terms and Conditions at any time for any regulatory, technical or commercial reasons. In such an event, the customer 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 the Bank.
- d) Any amendment to these terms and conditions will be published on the Bank website at <https://www.imbankgroup.com/ke/terms-and-conditions/>.
- e) These Terms and Conditions are subject to any other agreement made in writing between the Bank and the customer, the Bank's General Terms & Conditions, any other Bank terms and conditions pertaining to account opening and other services and products offered by the Bank, and the Bank's Privacy Notice, as amended from time to time and available at the Bank's Website.
- f) The Bank is committed to respecting and protecting the privacy of the information it collects from customers in compliance with the applicable laws and regulations on data use and privacy. The Bank's privacy statement, as updated from time to time, explains how we treat your personal data and protect your privacy when you use our services and can be found in the Privacy Notice on <https://www.imbankgroup.com/ke/information-security/privacy-notice/>.
- g) The Reward is non-transferable and no other alternative shall be offered for the Reward.

- h) The Bank assumes no liability for any direct or indirect loss or damage of any nature in connection with a customer's participation in this Campaign (whether due to negligence or otherwise).
- i) The Bank's decision regarding the Campaign shall be final and binding.
- j) By accepting the Reward, a customer will be deemed to have granted the Bank the right to use and publish their name and picture in such media as the Bank may choose (including but not limited to the internet) for information, publicity and advertising purposes regarding this Campaign without additional consideration.
- k) These Terms and Conditions are governed by and construed in all respects in accordance with the Laws of the Republic of Kenya.
- l) No party shall have any claim against the other party (the "Affected Party") for any delay or failure by the Affected Party to carry out any of its obligations under these Terms and Conditions arising or attributable to acts of God, fire, epidemic, pandemic, war, terrorism, labour action or unrest, failure of suppliers or contractors, law, government or regulatory requirements, or any other cause whatsoever beyond the control of the Affected Party.
- m) If any provision of these Terms and Conditions shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable the invalidity or unenforceability of such provision shall not affect the other provisions herein.
- n) For inquiries or complaints, customers can contact the Bank via official customer support channels.

I&M Bank Limited is regulated by the Central Bank of Kenya