

I&M Bank Kenya & Visa Card Consumer Cross-border Acceleration Campaign

Terms and Conditions

By participating in this campaign, you agree to have read, understood, and accepted to be bound by these terms and conditions.

1. The campaign will run from 22/06/2026 to 21/08/2026
2. The Offer is open to select existing credit /debit / prepaid card clients of I&M Bank Kenya who are active or hold newly activated cards.
3. The voucher incentive offer applies only to qualifying transactions during the campaign period.
4. The following transactions are eligible for the offer; any CP (Card Present) and CNP (Card Not Present) cross border transaction, i.e., where country of spend is different from the country of card issuance.
5. Cardholders will be eligible for voucher incentive upon meeting specified minimum spend thresholds during the campaign period, as determined and communicated by the Bank.
6. The campaign includes two categories namely, Activation and Usage, each with three spend segments. Eligible cardholders have been pre-assigned to a segment and must meet the applicable spend criteria set by the Bank during the campaign period to qualify for the incentive.
7. Winners for each spend bucket are limited; therefore, voucher rewards will be allocated strictly on a first-come, first-served basis within campaign period.
8. Campaign mechanics are as follows:

Cardholders must meet the stipulated target spend thresholds using their eligible Visa card on international transactions during the Campaign Period.

Activation Rewards:

- *Spend more than KES 800 and get a KES 500 voucher*
- *Spend more than KES 15,000 and get a KES 1,000 voucher*
- *Spend more than KES 40,000 and get a KES 5,000 voucher*

Usage Rewards:

- *Spend more than KES 10,000 and get a KES 500 voucher*
- *Spend more than KES 40,000 and get a KES 1,000 voucher*
- *Spend more than KES 140,000 and get a KES 5,000 voucher*

9. Cardholders may be notified of participation, qualification, or reward fulfilment via:
 - SMS
 - Email

10. GENERAL TERMS AND CONDITIONS

The Bank reserves the right to substitute the Offer with any alternative prize/offer/cashback of equivalent value at any time without prior notice to the Cardholder. The Bank reserves the right to modify/change all or any of the terms applicable to this Offer, without prior notice to the Cardholder. The Bank, in its sole and absolute discretion, also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever. Classification: Public These terms shall not derogate but shall be supplemental to the bank's General Terms and Conditions and all other Bank terms and conditions governing the relationship between the Bank and Customer with respect to the use of Cards. The Bank's decision on computation and forfeiting of the Offer will be final, conclusive and binding to the Cardholder. The Bank reserves the right to withdraw the offer at any time without notice. These Terms and Conditions describe a voluntary promotional offer made by the Bank. Participation in the Campaign does not create a legally enforceable contract between the Bank and the cardholder.

In accordance with clause 15, the Bank reserves the right to withdraw, suspend, or modify the offer at any time without prior notice, and no cardholder shall acquire any vested right to the cashback reward unless and until the Bank has credited the cashback to the cardholder's account. Any cashback not yet credited remains subject to the Bank's sole discretion. The offer shall be subject to usual force majeure events and on occurrence of such event, the offer may be withdrawn at the discretion of the Bank. The Cardholder will be deemed to have read, understood and agreed to be bound by these terms and conditions, the terms and conditions governing their specific account, the terms and conditions with respect to Cards and the General Terms & Conditions including any amendments or variations to it. The Bank shall not be responsible nor shall accept any liabilities of any nature howsoever arising or suffered by the Cardholder or any third party resulting directly or indirectly from this Offer. To the extent allowable by law, the Bank expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign and Offer. In the event of any inconsistency between these terms and conditions and advertising, promotional, publicity and other materials relating to or in connection with this Offer, these terms and conditions shall prevail. These terms and conditions shall be governed by and constructed in accordance with laws of Kenya and the Cardholder agrees to submit to the non-exclusive jurisdiction of the courts of Kenya. Classification: Public Debit Card Cashback I&M Bank Limited reserves the right to amend, suspend, shorten, extend, or terminate the Campaign or these Terms and Conditions at any time for regulatory, technical, or commercial reasons, without prior notice. In such circumstances, customers shall have no claim or recourse against I&M Bank or Visa.

11. Dispute Resolution

Any disputes relating to the Campaign shall be directed to I&M Bank Customer Service via:

- +254 719 088 000
- +254 20 322 1000
- +254 732 100 000
- 0800 721 088

- callcentre@imbank.co.ke

12. Other Terms and Conditions

This Campaign is not transferable and cannot be combined with any other offer unless expressly stated by I&M Bank.

Participation constitutes acceptance of the I&M Bank General Terms and Conditions, available at: <https://www.imbankgroup.com/ke/terms-and-conditions/>

All applicable Kenyan laws and regulations apply.

13. Legal Nature of the Campaign and Right to Amend or Terminate

13.1 The Bank reserves the right to suspend, shorten, or terminate the Campaign at any time without notice, including but not limited to: • Regulatory or legal requirements; • Technical failures beyond the Bank's reasonable control; • Fraud, abuse, or attempted manipulation of the Campaign by cardholders; • Force majeure events (as defined in the Bank's General Terms and Conditions)

13.2 Notwithstanding clause 13.2, if the Bank terminates the Campaign before its scheduled end date (21st August 2026), the Bank may use reasonable efforts to provide prior written notice (by SMS, email, or public notice on the Bank's website) at least 48 hours in advance, unless immediate termination is required by law.

13.3 Effect of Termination on Earned Cashback. Any cardholder who has already met the activation or usage requirement as stipulated in clause 8 before the effective date of termination shall still receive the cashback reward, provided all other eligibility criteria are satisfied. Cashback for transactions completed after termination shall not be paid.

14. This Campaign is not transferable.

15. Rewards cannot be exchanged for cash unless specified.

16. Participation implies acceptance of the Campaign Terms and Conditions.