

VISA & I&M BANK CAMPAIGN TERMS & CONDITIONS

Effective Date: 27th August 2026

1. Scope

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

2. Campaign period (the "Campaign Period")

The Campaign is valid from 00:00 AM (Kenya local time) **27th August**, to 23:59 PM (Kenya local time) on **26th Sept 2026**.

3. Promotion Mechanics

- I. The offer is valid for purchase transactions only and will therefore exclude cash/ATM transactions.
- II. Where a customer has multiple cards and is transacting with another card, the inactive card will be removed from the target list by I&M Bank prior to campaign launch.
- III. Communication will only be limited to emailers, In-App notifications and SMSs for target customers.
- IV. The qualification criteria is as defined in the emailer received by the client and will be validated by Visa based on customer transactions upon campaign completion to determine the qualifiers.
- V. The card holder must reach the designated spend target indicated in the emailer they have received during the campaign period to be eligible for the reward.
- VI. The reward will be tiered in three segments: KES 1,000, KES2,000 and KES 3,000 based on qualifying cardholder's spend segment.
- VII. Visa will provide digital merchant specific gift vouchers to be distributed to qualifying clients post the campaign conclusion.
- VIII. Distribution of vouchers will be done to qualifying customers by I&M Bank through email.
- IX. The gift vouchers are valid for [6] months from date of issue and are non-transferable and cannot be exchanged for cash
- X. Purchase reversals, refunds and transactions disputed by the customer are excluded from this offer.
- XI. Vouchers will be sent to qualifying card clients on or before 20th October 2026 after campaign completion and review of qualifying card clients.

4. Eligibility Criteria

Scoped clients who have been dormant in card usage and who have had a declining spend on their debit, credit or prepaid card.

5. Redemption process

- I. Qualifying clients will receive a digital gift voucher via email.
- II. The client will present the voucher at the specific merchant outlet for redemption.

- III. The merchant will validate voucher for redemption and use at the merchant outlet.

6. Modification Rights & Dispute Resolution

- I&M Bank reserves the right to update the Terms and Conditions of this Promotion.
- I&M Bank and Visa 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.

7. Query Resolution

For any queries or assistance regarding this Campaign, please contact I&M Bank customer service through +254 719 088 000, +254 20 322 1000, +254 732 100 000, 0800721088 or callcentre@imbank.co.ke, customercare@imbank.co.ke

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/>