

Campaign Terms & Conditions

01 Eligibility

Invited merchants with a dormant or never-used short code; active merchants excluded.

02 Campaign period

One month from 07/09/2026, extendable monthly at the bank's discretion up to 30/11/2026.

03 How to participate

Simply receive customer payments through the eligible Lipa na I&M short code.

04 Cashback reward

0.5% on the first five qualifying payments received each month, up to KES 50 per payment.

05 Qualifying transactions

Successful customer payments received through the eligible short code.

06 Excluded transactions

Reversals, refunds, cancellations, duplicates, fraud, self-funding, internal movements, transfers, withdrawals and pre-existing activity.

07 Validation & payout

Weekly validation; approved cashback is paid to the linked account within 7 days of each week's end.

08 Tax

Rewards are paid subject to any taxes or withholding applicable under Kenyan law.

09 Data protection

Personal data is processed under the Data Protection Act, 2019 solely for campaign and payout purposes.

10 Misuse or campaign changes

I&M Bank may withhold or recover ineligible rewards, or amend or end the campaign on notice.

11 Governing law & queries

Governed by the laws of Kenya. Participation accepts these terms; for assistance call 0719088000.

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12 Dormant short code

A short code that received no customer payments during June, July and August 2026.

13 Qualifying payment

A genuine customer payment received into the eligible short code and validated by the bank.

14 Eligibility cut-off

Eligibility is fixed from the bank's records to 31/08/2026 and is not reassessed.

15 Bank records prevail

The bank's records are the final basis for eligibility, reward calculation and payout.

16 Reward calculation

0.5% of each qualifying payment, capped at KES 50 per payment and KES 250 per short code monthly.

17 Reward notification

Validated cashback is credited to the linked account and shown on your account statement.

18 Failed validation

Rewards that fail validation are withheld and paid later only if the issue is resolved.

19 Investigation holds

Payouts may be suspended while suspected misuse or fraud is investigated.

20 No cash alternative

Cashback is paid only to the linked account and cannot be transferred, assigned or exchanged.

21 Staff & related parties

Bank staff accounts and related-party accounts are excluded from the campaign.

22 Queries & disputes

Raise queries within 30 days of the payout date. Full terms are available at any I&M branch.