VISA & I&M BANK BLACK NOVEMBER CAMPAIGN TERMS & CONDITIONS

Effective Date: 10th November 2026

1. Scope

The following terms and conditions (the "Terms and Conditions") apply to the VISA and I&M Bank Black November Crossborder, Card not present (CNP) 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) **10th November**, to 23:59 PM (Kenya local time) on **10th November 2026**.

3. Promotion Mechanics

I. The offer is valid for cross border card not present transactions only and will therefore exclude cash/ATM transactions, local online transactions and international in-store transactions.

II. The qualification criteria will be validated by Visa based on customer transaction data upon campaign completion to determine qualifiers for each segment.

III. Cardholders must reach their designated monthly XB CNP spend threshold during the campaign period, across a minimum of 3 qualifying cross-border e commerce transactions, to be eligible for the reward.

IV. Visa will provide digital and/or physical merchant specific vouchers to be distributed to qualifying clients.

V. Communication will only be limited to emailers, In-App notifications and SMSs for target customers.

VI. The qualification criteria are 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.

VII. 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.

VIII. Distribution of vouchers will be done to qualifying customers by I&M Bank through email.

IX. The gift vouchers are valid for [12] 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 31st December 2026 after campaign completion and review of qualifying card clients.

4. Eligibility Criteria

Scoped clients who have been dormant in cross border card usage and who have previously been spending cross border.

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/