

## **TERMS AND CONDITIONS FOR THE “KYADDALA NE KCB” CAMPAIGN**

These Terms and Conditions (“T & Cs”) apply to KCB Bank Uganda (hereafter referred to as KCBU) Deposit Mobilization Campaign (“the campaign”) KYADDALA NE KCB (the ‘name’). By participating in this Campaign, you will be deemed to have read, understood and agreed to be bound by all the terms and conditions below.

The Campaign aims to encourage KCB Bank customers and prospective customers to deposit and make savings in their accounts and stand to win prizes including electric motor bikes, cow and a plot of land donated by Bakaima properties for the grand prize.

### **1.0 Definitions**

- 1.1. “KCB Bank” means KCB Bank Uganda Limited.
- 1.4. “Draw” refers to a promotional tactic designed to attract customers or drive engagement within a specified period of time. Draws can be either instant, weekly, or grand(final) dependent on the validity of the campaign.
- 1.5. “Delight and Surprise” is a promotional mechanic that marketing will use to determine the instant prize giveaways at a branch level as detailed in clause 4.3
- 1.6. “Grand Prize” refers to the main attraction and incentive for participation to enter the campaign.
- 1.7. “Eligible Transaction” means a financial transaction that meets specific criteria set by campaign that qualifies participation.
- 1.8. “Transaction value” means the monetary amount associated during the transaction.
- 1.9. “Prize” refers to the promotional item that will be rewarded to a customer once they have participated in the campaign.
- 1.10. “Activation Days” means specific days when the promotional offer is made available to customers.
- 1.11. “Retail/consumer customer” is a KCB bank customer who has an account or uses our products and services provided by the retail part of the business for their personal/financial needs.
- 1.12. “Eligible Participants” means the individuals who meet the campaign criteria.

### **2.0 Campaign Period**

The Campaign will run for 120days from June 21st, 2025, to October 21<sup>st</sup>, 2025, both dates inclusive (the “Promotion Period”). Activation days will be in districts where we are visible as per the sale plan to drive the campaign to the mass market where brand ambassadors will open accounts and drive customer engagement.

### **3.0 Eligibility**

- 3.1 To be eligible to participate in this promotion, you must be above the age 18 and of sound mind. (“Eligible participant”).
- 3.2. Open to all KCB bank Uganda individual/consumer customers making weekly deposit of a minimum value of Ugx.100,000 and above.
- 3.3. The Campaign is open to all consumer bank customers that use Verve, Mastercard, Visa card or mobile money in Uganda. Transactions that occur via internet or agent banking, ATM machines, Mobile phones and in the Branches.
- 3.4. The would-be winners that will be selected exclude internal staff, deposits from internal transfers, existing customer deposits before the campaign, deposits from

loan disbursements, investment clubs and Fixed deposit renewals/rollover will not participate in the final draw.

#### **4.0 Criteria**

##### **4.1 New to bank retail customer:**

- a) Open up a KCB bank account
- b) Make an initial deposit of at least Ugx. 100,000 into their account.
- c) Deposit/Fund the opened account consistently with a minimum of Ugx.100,000 per week from the point of joining the promotion.
- d) Individual Customers with the highest average balance will be run on a draw.
- e) Stand a chance to enter a monthly draw to win a prize among the list of prizes.

##### **4.2 Existing retail-bank customers:**

- a) Deposit /fund the existing account consistently with a minimum of Ugx.100,000 per week at any of our customer touchpoints.
- b) Note: Internal transfers do not count towards this promotion.
- c) Individual Customers with the highest average balance will be run on a draw.
- d) Stand a chance to enter a monthly draw to win a prize among the list of prizes.

#### **5.0 Awards**

##### **5.1. Delight and Surprise:**

- a) Weekly top depositors per branch Delight and Surprise reward.
- b) Instant Prizes will be used to delight and surprise customers through our branch teams.

##### **5.2. Investment Groups**

- a) Free registration for the first 100 groups that sign up for KCB SimbaInvest.
- b) Double the initial opening fees for the first 50 groups opened.

##### **5.3. Prizes to be won.**

These Include:

- a) Plot of Land, Electric Bike, Cow, Branded Merchandise
- b) Winners will be notified via a call using our KCB Bank Contact Centre numbers **0200755660** and announced via KCB Uganda social media platforms
- c) The bank will not make less than 3 call attempts over a 48-hour period to contact the winner.
- d) KCB Bank shall re-draw another winner to replace any selected winner whose age cannot be verified, who is unreachable, disqualified or unable to collect the prizes.
- e) All monthly and overall prizes are redeemable within 1/2 months after the end of promotion. All monthly prizes are deemed to have been forfeited if uncollected 3months after the end of the promotion.

- f) For avoidance of doubt, missed calls and calls diverted to voice mail will not be deemed to have been answered for purposes for promotion.
- g) The award of all the winning prizes shall be subject to the authentication of the identity of a short-listed winner with validation of proof of identification: national ID or passport.

#### **6.0 Disqualification:**

KCB bank reserves the right to disqualify participants for the draw who:

6.1. Engage in fraudulent activities or violate these Terms & Conditions.

6.3. Fail to meet the eligibility or participation criteria especially by consistently depositing.

#### **7.0 Liability:**

7.1 KCBU shall not be held responsible for any loss, damage, or disappointment incurred by participants in connection with the campaign.

7.2. KCBU shall not be liable for failure to notify winners due to incorrect or incomplete contact details.

#### **8.0 Privacy:**

By participating, customers consent to use their personal data or pictures for purposes related to the campaign, including prize distribution and publicity.

#### **9.0 General:**

9.1 KCBU reserves the right to amend, suspend, or terminate the campaign at its discretion without prior notice.

9.2. Decisions made by KCBU regarding the campaign are final and binding.

#### **10.0 Governing Law:**

These terms and Conditions are governed by the laws of Uganda. Any disputes arising from or in connection with the campaign shall be subject to the exclusive jurisdiction of the courts of Uganda.