KCB

Kyaddala neKCB SEASON 2

T&Cs

These Terms and Conditions ("T&Cs") apply to KCB Bank Uganda (thereafter referred to as KCBU) Open, Transact and win Campaign ("the campaign) **KYADDALA NE KCB** (the 'name'). By participating in this Campaign, you agree to be bound by these Terms and Conditions below.

The Campaign aims to encourage existing KCB bank customers to continue transacting using their accounts or via any of our digital channels and the prospectives to open an account with us during this season and enjoy amazing rewards during the campaign period.

Definitions

1.1. KCB Bank: Means KCB Bank Uganda Limited.
1.2. Campaign: Means the Kyaddala ne KCB Campaign.
1.3. Customer: Means an individual holding or opening a KCB Bank account who meets the requirements of this Campaign.
1.4. New-to-Bank Customer: Means an individual opening their first KCB Bank account during the Campaign period.
1.5. Existing Customer: Means a customer with an active KCB Bank account before the start of the Campaign.
1.6. Inactive Account: Means a KCB Bank account that has had no customer- initiated financial transactions for a period of 6months determined by the Bank but has not yet been classified as dormant.
1.7. Dormant Account: Means a KCB Bank account that has remained inactive for the period of one year under the Bank's policies and applicable regulations.
1.8. Account Reactivation: Means the process of restoring an inactive or dormant account to active status in accordance with KCB Bank's requirements.
1.9. Digital Channels: Means KCB Bank's electronic banking platforms, including the *KCBU Mobi App, Internet Banking, USSD (244#), Debit Cards, ATMs and other digital banking services approved by the Bank.
1.10. Eligible Transaction: Means a customer-initiated financial transaction (deposit, pay bill, send money, buy airtime etc) that qualifies for participation in the Campaign as determined by KCB Bank. Internal transfers and any excluded transactions do not qualify.

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1.11. Average Monthly Balance: Means the average daily balance maintained in an account over a calendar month, calculated using KCB Bank's standard methodology.
1.12. Cashback: Means a cash(transaction) reward credited to an eligible customer's account after meeting the Campaign criteria.
1.13. Medical Insurance Benefit: Means a complimentary medical cover provided to eligible customers under this Campaign through KCB Bank's insurance partner, subject to the insurer's policy terms and conditions.
1.14. CUB Account: Means KCB Bank's children's savings account opened and operated by a parent or legal guardian on behalf of a minor below 18 years.
1.15. Youth(Bolt)Account: Means KCB Bank's account designed for young adults aged 18 to 30 years, subject to the Bank's account terms and conditions.
1.16. Opt-in: Means a customer's voluntary consent to enrol for a product or benefit offered under the Campaign.
1.17. Reward: Means any cashback, airtime, data, insurance benefit or other promotional incentive awarded under the Campaign.
1.18. Month: Means a calendar month unless otherwise specified by KCB Bank.

1. Campaign duration.

The campaign will run for 16 weeks from 2 nd July to Oct'2026 announced. KCB Bank reserves the right to extend, amend or end the campaign at its discretion.

2. Eligibility.

The Campaign is open to:
- Individuals aged 18 years and above.
- New-to-Bank customers.
- Existing KCB Bank customers.
- Customers reactivating inactive or dormant accounts.
- Customers opening CUB accounts for minors.
- Customers opening Youth accounts.
- KCB bank Agents and Merchants.

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3. Campaign Mechanics.

a. New-to-Bank Customers

To qualify, customers must:

- Open a KCB Bank account.
- Maintain an average monthly balance of Ugx.100,000.
- Be fully onboarded onto at least one digital banking channel.

b. Existing Customers

To qualify, customers must:

- Maintain an average monthly balance of Ugx.100,000.
- Be fully registered and active on a digital banking channel.

c. Dormant & Inactive Account Customers

To qualify, customers must:

- Reactivate their KCB account.
- Maintain an average monthly balance of Ugx. 300,000.

Eligible customers will receive FREE monthly medical insurance cover, subject to these Terms and Conditions.

d. Digital Banking

Customers are encouraged to complete transactions using:

- KCBU Mobi App, Internet banking, USSD (*244#), KCB Visa debit cards

Digital transactions increase customer engagement and eligibility for selected campaign rewards.

4. Campaign Benefits

a. Cashback Reward

The first 200 eligible New-to-Bank customers who complete at least four (4) financial transactions within a month will receive cashback reward.

b. Airtime & Data Reward

Customers who:

- Open a new account or reactivate an existing account.
- Complete a financial transaction on KCBU Mobile App or Internet Banking,

will receive Airtime/Data.

c. FREE Medical Insurance

For People.
For Better.

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Customers who reactivate an inactive or dormant account and maintain an average monthly balance of Ugx.300,000 qualify for:

Cover Includes
- Outpatient care

Benefit Limit: Ugx.100,000 per month

Covered Conditions
- Malaria
- Typhoid
- Urinary Tract Infections (UTIs)
- Upper Respiratory Tract Infections (URTIs)
- Diarrhea

The medical cover is valid for one month and is subject to the insurer's policy terms.

5. Cub Account Benefits

Parents or guardians can open a cub cccount for children below 18 years.

Account Features
- Opening balance: Ugx. 20,000
- Minimum balance: Ugx. 20,000
- Available in Ugx.
- Converts to a Simba savings account when the child reaches 18 years.

Benefits
- Four (4) free transactions
- Free email alerts
- Internet Banking access
- Interest of up to 4% per annum

Insurance Benefit

Customers maintaining monthly savings of Ugx 1,000,000 qualify for complimentary insurance cover including:
- Death Benefit: Ugx. 4,000,000
- Permanent Total Disability: Ugx 4,000,000
- Critical Illness: Ugx 1,200,000
- Hospital Cash: Ugx 10,000 per day (up to 10 days)
- Funeral Benefit (Main Member): Ugx 1,000,000
- Funeral Benefit (Spouse): Ugx 750,000
- Funeral Benefit (Per Child – Max. 2): Ugx 500,000
- Pay-as-you-go account

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6. Youth Account
Available to customers aged 18–30 years.

Features
- Opening balance: Ugx. 5,000
- Minimum balance: Ugx. 5,000
- No monthly maintenance fees
- No annual Visa card fees

7. Campaign Rewards
Campaign rewards include:
- Cashback
- Airtime/Data
- Complimentary Medical Insurance
- Other promotional rewards as may be communicated by KCB Bank during the Campaign.

Rewards are non-transferable and cannot be exchanged for cash unless expressly stated.

8. Disqualification
KCB Bank reserves the right to disqualify any participant who:
- Provides false or misleading information.
- Engages in fraudulent or suspicious activity.
- Fails to meet the eligibility criteria.
- Breaches these Terms and Conditions.

KCB Bank's decision shall be final.

9. Privacy
By participating in the campaign, customers consent to KCB Bank collecting and processing their personal information for campaign administration, reward fulfilment and promotional purposes, in accordance with applicable data protection laws.

10. General
- KCB Bank reserves the right to amend these Terms and Conditions at any time.
- Participation in the campaign does not guarantee receipt of a reward.
- KCB Bank may verify customer eligibility before awarding any benefit.
- All decisions made by KCB Bank regarding the campaign are final.

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11. Governing Law

These Terms and Conditions shall be governed by the laws of the Republic of Uganda.
Any disputes arising from the campaign shall be subject to the exclusive jurisdiction of the courts of Uganda.

Need More Information.
Visit your nearest KCB Bank Branch, call our contact centre on **0800311411**, or visit **www.kcbbank.ug** for more information.