

# ZAWADISHA NA SBM CARDS CAMPAIGN

## FREQUENTLY ASKED QUESTIONS (FAQs)

### 1. What is 'Zawadisha Na SBM Cards' Campaign?

'Zawadisha Na SBM Cards' is an incentive campaign where SBM cardholders will get back 2% of the amount spent on their SBM Cards (Debit, Credit and Prepaid) at Point of Sale (POS) or Online in form of a Cashback.

### 2. How will Cardholders be Rewarded?

Cardholders will receive a cash reward back to their account i.e. (Current or Card) at the end of the campaign subject to the campaign terms and conditions.

### 3. When will 'Zawadisha Na SBM Cards' Campaign Start?

Campaign will commence on 24th December 2025.

### 4. What is the Campaign Duration?

Campaign duration is for One (1) Month.

### 5. How do I qualify for 'Zawadisha Na SBM Cards' Reward?

SBM Cardholders will be required to spend a cumulative minimum purchase amount of at least KShs. 10,000 within a month to be eligible for a Cashback Reward.

Only successful POS and Online transactions will be considered for the Cashback payout.

### 6. Is there a limit on the Cardholders' Purchase Amount?

There is no Purchase Spend limit set on SBM Cards during the campaign.

For the purpose of reward payout to Cardholders, the eligible purchase amount has been capped at KShs. 50,000 on the Cardholders' cumulative spend per active SBM Card during the campaign.

### 7. How much will eligible Cardholders receive as Cashback Reward?

Cashback payout amount per active SBM Card (Debit, Credit and Prepaid) to Cardholders will be a minimum amount of KShs. 200.00 and up to a maximum of KShs.1,000.00

### 8. Will Cash transactions be eligible for Reward?

No. Cash transactions will not qualify for the reward payout during the campaign.

### 9. What is the Reward Pay out Rate?

SBM Cardholders will get rewarded at the rate of 2% for ALL their eligible POS and Online transactions after close of the campaign subject to T&Cs.

### 10. What will be the frequency of Reward Payout to Cardholders?

Cashback will be paid to cardholders after the close of the campaign up to KShs. 1,000.00 per active SBM Card subject to T&Cs.

## 11. Which Cardholders are eligible to participate in the Reward Campaign?

ALL New, existing and reactivated Cardholders including SBM Staff will be eligible.

## 12. Will I be charged a fee for using my SBM Card at a POS or Online?

Paying for goods and services using SBM Cards at a Point of Sale or Online is FREE.

## 13. Where can I use my SBM Card during the Campaign?

SBM Cards can be used at any POS or Online for everyday purchases both locally and internationally.

## 14. Will I get a Reward for transacting with my SBM Visa or UnionPay Debit Cards?

Yes. You will be eligible for Reward payout within the set minimum and maximum limits.

## 15. When do I receive my Reward?

Cashback will be paid at the end of the Campaign by the 5th day.

## 16. How will I know I have been Rewarded?

You will receive an SMS notification advising you of the credit transaction to your account.

## 17. Will I get Cashback if I pay for my purchase transactions using Cash or Mobile Money?

No. Cash and Mobile Money payments will not qualify. Only payments made using SBM Cards at a POS or Online will qualify for Cashback, subject to T&Cs.

## 18. Will I get Cashback if I pay using SBM Card for someone else?

Yes. You will still be eligible for cashback every time you pay for goods and services using your SBM Card on behalf of other people during this campaign.

## 19. What should I do if I lose my SBM Card?

To report a lost or stolen, please reach out to our 24/7 Contact Centre via Tel +254 709 800 000 /+254 730 175 000, WhatsApp Chat: +254 773 758 196 or Email: [atyourservice@smbank.co.ke](mailto:atyourservice@smbank.co.ke)

## 20. Who can I contact if I need more information?

24/7 Contact Centre

Tel: +254 (0) 709 800 000, +254 (0) 730 175 000

WhatsApp: +254 773 758 196

Email: [atyourservice@smbank.co.ke](mailto:atyourservice@smbank.co.ke)

X: @smbankkenya

Facebook: SBM Bank Kenya

1. Visit any of our branches during our hours of operations and we will be glad to assist.
2. Contact your dedicated Relationship Manager.

## **Appendix 1:**

### **'ZAWADISHA NA SBM CARDS' REWARDS CAMPAIGN – TERMS AND CONDITIONS**

#### **1. INTRODUCTION**

These terms and conditions apply to the SBM Cards “Cashback” campaign offered by SBM Bank (Kenya) Limited to its customers.

By participating in this campaign, you shall be deemed to have read, understood and agreed to be bound by all the terms and conditions set herein below.

#### **2. DEFINITIONS**

In these terms and conditions, unless the context otherwise requires:

1. “Bank” means SBM Bank (Kenya) Limited.
2. “Campaign” means the SBM Cards Cashback campaign.
3. “Card” means any SBM Debit, Credit or Prepaid Cards as issued by the Bank to the Cardholder and is valid and subsisting during the campaign period.
4. “Cardholder” means any individual who maintains and uses an SBM Card product.
5. “Card Account” means the account maintained with the Bank in respect to the Card product.
6. “Customer” means any person bearing any Card issued by the Bank.
7. “Eligible Participant” means a natural person above the legal age of 18 years.
8. “Commencement Date” means the start date for the campaign, which is 24th Dec 2025.
9. “Campaign Period” means a period of 1 month from the Commencement Date.
10. “Purchase” means a transaction to procure goods and services using the Card.
11. “Eligible Transaction” means point of sale (POS) purchase including online transactions made locally and/or overseas by the Cardholders using the Card.
12. “Minimum Spend Requirement” means the cumulative minimum monthly purchase amount of KShs. 10,000/- and above per Card during the campaign period.
13. “Reward” means a Cashback that eligible Cardholders will be entitled to during this campaign.
14. “Rate” means a percentage that Cardholders will receive as a Cashback incentive on their eligible transaction(s). The rate will be 2% of the purchase amount.
15. “Payout Amount” means a minimum of KShs. 200/- and up to a maximum of KShs. 1,000/- payable per Card to eligible Cardholders at the end of the campaign.
16. “Payout Period” is the period when Cardholders receive ‘Cash’ back to their Account. This will be by the 5th day after close of the campaign.

### 3. CAMPAIGN ELIGIBILITY

Eligibility for this campaign shall be upon meeting the criteria set out below:

1. 'Cashback' is applicable ONLY to eligible personal Cardholders with an SBM Card issued under Mastercard, Visa or China UnionPay (CUP) schemes.
2. Customers with any Card issued by the Bank will participate in this campaign;
3. Cardholder MUST be a natural person above the legal age of 18 years.
4. All new, existing and reactivated Cards are eligible for the Cashback.
5. SBM Staff members and their immediate families are eligible to participate in the Cashback campaign.
6. Cashback on eligible and qualifying Supplementary Cards will be paid out to the Principal Cardholders' account during the campaign.
7. Declined, disputed, fraudulent or reversal transactions will not qualify for Cashback.
8. Funds transfers, ATM withdrawals or Cash advances will not qualify for Cashback.
9. Transactions from Bank charges and Government service taxes are not eligible for a Cashback reward.
10. The aggregate qualifying POS and Online transactions from a Cardholder in a month will be valid ONLY for that participating month during the campaign.
11. Cardholders will be eligible for Cashback on fulfillment of the eligibility criteria set out below:
12. Must transact a cumulative amount equivalent to KShs. 10,000/- or more at the point of purchase using any SBM Card product.
13. Reward is applicable to only POS and Online transactions.
14. Any restricted and/or illegal transactions on the Card as per any law SHALL NOT be permitted.
15. Cashback reward to Cardholders will be processed manually at the end of the campaign.
16. Payout to qualifying Cardholders will be by the 5th day after close of the campaign.

All Campaign communications will be through the Bank's Official channels, which includes but not limited to:

- SBM Bank Website.
- SBM Bank Social Media platforms (Facebook, X, Instagram etc)
- Telephone Calls.
- SMS and Emailers to Cardholders' registered mobile numbers and email addresses.

#### 4. GENERAL TERMS AND CONDITIONS

1. These Terms and Conditions shall be deemed to commence on the Commencement Date and shall continue for the campaign period or upon earlier termination by the Bank due to circumstances beyond its control.
2. Cashback reward from this campaign to Cardholders are independent of any campaigns held previously by the Bank or its agents.
3. These terms shall not derogate, but shall be supplemental to the Bank's General Terms and Conditions governing relationship between the Bank and customers with respect to the Cards.
4. This Campaign does not constitute a legal contract between the Bank and the Cardholder.
5. Cashback campaign shall be subject to usual Force Majeure events and on occurrence of such event, the campaign may be withdrawn at the discretion of the Bank.
6. The Bank shall not be responsible nor shall it accept any liabilities of any nature howsoever arising or suffered by the Cardholder or any third party resulting directly or indirectly from this campaign.
7. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
8. These terms and conditions shall be governed by and constructed in accordance with the Laws of Kenya and the Cardholder agrees to submit to the non-exclusive jurisdiction of the courts of Kenya.
9. The Cardholder shall be deemed to have read, understood and agreed to be bound by these terms and conditions, the terms and conditions governing their specific account, the terms and conditions with respect to Cards and the General Terms and Conditions including any amendments or violations to it.