

KCB REWARD PROGRAM- SIMBA POINTS

The following terms and conditions apply to the KCB Rewards Program (the “Program”) and will continue on an ongoing basis unless terminated in accordance with item 9 below.

By participating in the Program you will be deemed to have read, understood and accepted these terms and conditions.

1. Definitions

- a) “You” or “Participant” means a KCB Customer who has enrolled to participate in the Program as provided in item 2.2 below;
- b) “Merchandise” means physical or other items or services offered as rewards by KCB from time to time;
- c) “Reward Points or Simba Points” means points earned and accumulated as provided in item 3 below;
- e) “USSD” means Unstructured Supplementary Service Data.
- f) “KCB” means Kenya Commercial Bank Limited

2. Participation

2.1 Eligibility

The Program is open to Participants who choose to enrol on the Program as provided in item 2.2 below but will exclude corporate customers and any other category of business customers as KCB may communicate from time to time.

2.2 Enrolment Procedure

2.2.1 In order to become a Participant, you will be required to enrol on the Program via the available channels below;

A) Branch Enrollment

Fill in the amendment form (if you are an existing account holder) or account opening forms. Tick the Loyalty Program box.

B) Mobi

- Dial *522#
- Enter Mobi PIN
- Go to My Account
- Select Simba Points
- Select Enrol

You will receive a confirmation SMS for enrolment

2.2.2 Enrolment on the Program will be free and you will be deemed to have been enrolled once you receive a confirmation SMS to that effect from KCB.

2.2.3 Warranties Given By the Participant

In addition to complying with the provisions of this terms and conditions you warrant to KCB that:

- (a) The information given by you at the time of account opening is complete, true and accurate and that you will inform KCB of any subsequent changes to such particulars.
- (b) You will not sell barter or attempt to assign, transfer or deal with the Simba Points accrued otherwise than as authorized by these terms and conditions.
- (c) You will give to KCB such information as is requested in order to verify your entitlements under the Program or for any other purpose whatsoever.
- (d) You will not act in a manner likely to affect the good name of KCB.
- (e) You own or are authorized to use all KCB accounts against whose usage Simba Points will accrue.
- (f) you consent to KCB sharing your information as per clause 6 below.

3. Simba Points

3.1 Earning Simba Points

The accrual of Simba Points will be on the basis of your enrolment and usage, KCB accounts and such other criteria as KCB may communicate from time to time.

3.1.1 Activities that will earn you Simba Points

See attached Annex.

3.1.2 As an account holder, you will not be eligible to redeem your Simba Points if your account has zero (0) balance or is overdrawn. You will **FORFEIT** all Simba POINTS for any Overdue Loans, dormant or inactive account.

3.1.3 Funded Accounts refers to any accounts opened with a minimum of KES 500.00 (Five hundred Kenya Shillings)

3.1.4 Customers not charged appraisal fees on their mortgages will consequently not earn any points.

For the avoidance of doubt if your account is active, kindly visit any KCB branch, check your balance on Mobi or Super App or call our Contact Centre.

3.2 Checking Your Simba Point Balance

3.2.1 You may check the number of Simba Points accumulated by:

3.2.1.1 Mobile

- Dial *522#
- Enter Mobi PIN
- Go to My Account
- Select Simba Points
- Select Balance Enquiry

3.2.1.2 Simba Points Online Portal

- Visit www.simbapoints\kcbbankgroup.com
- Log in to the portal with your Username and Password
- Click on My Account
- Check Account Summary

- 3.2.2 KCB will not allocate Simba Points and may reverse or cancel any Simba Points allocated where it is found that such Simba Points were accrued in breach of these terms and conditions or otherwise incorrectly.

4 Redemption of Simba Points

4.1 Available Rewards and how to redeem your Simba Points

You will be able to redeem your Simba Points for KCB products and services, Merchandise and such other rewards as KCB may offer from time to time (“**Rewards**”).

Information regarding the available Rewards and the applicable redemption requirements will be communicated by KCB in the press, KCB website or any other means from time to time.

4.2 What else you need to know about the redemption of your Simba Points

- (a) Once you have communicated your request to redeem as described above, such request cannot be revoked, amended or exchanged for another reward nor will the redeemed points be reinstated to you.
- (b) Merchandise advertised from time to time and featured at the KCB website (www.kcbbankgroup.com) is subject to availability. The receipt by KCB of an intention to redeem such items will not constitute a reservation nor purchase of that item.
- (d) KCB reserves the right, at its absolute discretion to set any quota for, or replace or withdraw any featured Reward at any time and to substitute any Reward requested for redemption by a Participant for a different Reward of comparable point value to the particular Reward requested by the Participant.
- (e) The redeemers of all Merchandise will be required to identify themselves through the presentation of such documentation as shall be considered suitable for verification by KCB including but not limited to any of the following forms of identification: original Identification Card/original Passport.
- (f) By redeeming Simba Points you release KCB from any and all liability regarding the redemption of the Simba Points.
- (g) KCB is not responsible or liable for any redemption of your Simba Points balance where the redemption was not authorized by you.

5 Expiration of Your Simba Points

5.1 Simba Points accumulated will be deemed to have expired

- (a) 36 months after they have been accrued (on a quarterly basis) or as communicated to you by KCB
- (b) In the event a Participant’s account has been inactive and has been closed in accordance with KCB’s terms and conditions. Expired points will be deemed to have been forfeited by the Participant.

5.2 Upon termination of the Program as provided in item 9.2 below you will be required to redeem your Simba Points within 2 months from the date on which KCB publishes a notice of termination. Points not redeemed within this period will be deemed to have expired and thereby forfeited by the Participant.

5.3 KCB will not be obligated to offer an extension on expired points nor offer any cash refunds or other exchanges or compensation whatsoever for expired Simba Points.

6 Use of Personal Data

KCB will use and be entitled to disclose the personal information you provide for the

following purposes:

- (a) Administering the Program.
- (b) Fraud prevention and law enforcement.
- (c) Marketing and research related activities.
- (d) Such other purposes as may be provided in the terms and conditions of use of any of the KCB products and services.
- (e) Compliance with any legal requirements or court order.

7 Transfer of Simba Points

7.1 General Terms for Transfer of Simba Points:-

- (a) You must have a minimum of 50 Simba Points to perform a transfer.
- (b) There is no maximum number of Points that you can transfer.
- (c) Transfer of Simba Points is not limited to any multiples; both even and odd figures will be processed.
- (f) KCB will not charge any service fee on the transfer transactions.
- (g) Service will be unavailable to customers whose accounts are locked due to breach of this terms and conditions
- (h) Simba Points can only be transferred to and by customers enrolled onto the Program
- (i) There is no limit to the number of times that you can transfer your Simba Points
- (j) Simba Points once transferred will not be reversed.
- (k) KCB will act on all requests from you for transfer of Simba Points. KCB will not be liable for any claims or allegations of irregular requests for transfer of Simba Points.
- (l) All accounts enrolled under KCB Corporate accounts are not eligible for enrolment or transfer of Simba Points.
- (m) It is your sole responsibility to keep your Simba Passwords secure. KCB will not be liable for any claims or allegations of irregular requests for transfer of Simba Points.

7.2 How to Transfer your Simba Points

- (a) To transfer Simba Points through our USSD service, you will follow the prompts below:

(i) Dial *522# enter your **Mobi PIN and select the sub menu **My Account, Simba Points**” and then **Transfer Points****

- (ii) Enter the recipient Account Number;
- (iii) Enter the number of Simba Points intended to be transferred
- (iv) Click “**OK**” to confirm

You will receive a message informing you of the status of the transfer

- (b) To transfer via online portal,
- Visit www.simbapoints.kcbbankgroup.com
 - Log in to the portal with your Username and Password
 - Click on Transfer Points
 - Enter the recipient Account Number;
 - Enter the number of Simba Points intended to be transferred
 - Click “OK” to confirm

8 General issues, Variation and Limitation of Liability

- 8.1 The Program and Simba Points are offered at the sole discretion of KCB and KCB reserves the right to vary the terms and conditions of the Program including but not limited to the minimum number of Simba Points required to redeem a reward, types of rewards, conditions of participation etc even though such changes may affect the redemption value of the Simba Points already accumulated. Subsequent modifications to these terms and conditions will be posted on www.kcbbankgroup.com
- 8.2 In the event these terms and conditions are amended or varied as provided in item 8.1 above then your continued participation in the Program will be deemed to be an acceptance of such a variation.
- 8.3 Simba Points of one Participant cannot be combined with those of other Participants.
- 8.4 Simba Points have no cash value and together with the Program rewards are not exchangeable for cash or any other consideration and shall not be sold.
- 8.5 The Simba Points you accrue do not constitute your property nor do they entitle you to a vested right or interest and in this regard are not transferable, or assignable to any other Participant save as stated in these terms and conditions.
- 8.6 Any Simba Points earned by you prior to migrating to another KCB account will not be lost but will continue to accumulate in your name.
- 8.7 KCB makes no warranty, express or implied, regarding the merchantability, fitness for a particular use or otherwise, regarding any Merchandise or other Rewards obtained by redemption.
- 8.8 KCB will not be liable to a Participant for any monetary loss or damage. Without limitation KCB is not liable to a Participant for any direct or indirect loss, damage or expense regardless of whether the same arose from negligence, breach of contract or otherwise, and regardless of whether KCB has any control over circumstances giving rise to the claim or not.

9 Deregistration and Termination

- 9.1 You will be able to deregister yourself from the Program by contacting KCB customer service.
- 9.2 KCB reserves the right to terminate the Program at any time, without providing justification and without liability to you. Notice will be published in a local daily and will be effective immediately upon publication of the notice. In such event Participants will be required to redeem their Simba Points within the period set out in item 5.2 above.
- 9.3 KCB reserves the right to terminate your participation in the Program with immediate effect in the following circumstances:
- (a) Upon any detection of fraud or attempted fraud relating to your enrolment, registration, the accrual and redemption of Simba Points;
- (b) Breach of any of these terms and conditions;

(c) Closing of the account(s)

(d) Any other circumstances (justification for which will not be provided) as may be determined by KCB.

9.4 If your participation in the Program is terminated under any of the circumstances set out in item 9.3 above then you will lose your right to redeem your accumulated Simba Points and the same will be deemed to have been forfeited in which case the provisions of item 5.3 above will apply. In addition KCB reserves the right to take appropriate legal action as it deems necessary and to recover damages and other expenses incurred in pursuing such action.

10 Disputes

These terms and conditions are subject to interpretation by KCB and any questions or disputes regarding a Participant's eligibility for the Program, the earning and redemption of Simba Points and a Participant's compliance with these terms and conditions will be resolved by KCB and decisions reached will be final.

Earning Channel	Product Name	KCB POS	Other POS
		Points per KES 1,000 transacted	
Debit Card (KES Spend)	Debit	2	1
	Advantage – Gold / Platinum	4	2
Prepaid Card (KES Spend)	Pepea	2	1
	Me Cash	2	1
Credit Card (KES Spend)	Classic	2	1
	Gold	4	2
	Platinum	4	2

Loans		Points per KES 1,000 borrowed
	Personal loans	2
	Top ups, Repeat Customers (for personal loans)	3
	Mortgages	1
	Mobiloan	2
	KCB- MPESA LOAN	1
Insurance		Points per KES 1,000
	Insurance	1
Deposits (in any of the Simba Saving Accounts)		Points per KES 1,000 deposited
Deposits	Average monthly deposits	1
Fixed Deposits	0 - 31 days	1
	32 - 62 days	2
	63 - 183 days	3
	184 days & above	4
Services		Points per transaction
	standing order (inbound)	5
	salary transfer	5
	Opening a new account (funded)	50
	Referrals to open a new funded account	50
Banking Channels		Points per transaction
Internet	Bulk / Individual transfers	5
	EFT - Bulk Payments	5
	EFT - Individual payments	5
Mobile	Account to Account transfer	5
	Billers	2
	Mpesa transfers	2
	Forex	2
	Mini Statement	2
	Purchase of airtime	1 pt per KES 100

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Cash Deposit	Less than KES 10,000	5
	More than 10,000	10