

## GENERAL TERMS AND CONDITIONS FOR CUSTOMERS' CARD USAGE PROMOTION

In these terms and conditions, the word shall have the following meaning:

**"Account"** means an account opened on customer's request in accordance with the Bank's requirements and applicable laws.

**"Cardholder"** means a person to whom the TemboCard has been issued.

**"Cashback"** means a form of incentive offered to buyers of certain products or service whereby they receive a cash refund after making them purchase which is credited to their respective accounts.

**"Customer"** means the individual holding account with the bank hence the holder of TemboCard Visa.

**"Discount"** means a deduction from the usual cost of something, could be an item or service.

**"Incentive"** means something that motivates or encourages someone to do something, for this case referred to discount or Cashback and mainly to encourage customers to transact more using their cards.

**"Merchant"** means any retail outlet that accepts TemboCard for payment of goods and services.

**"Scheme"** a card network provider which CRDB cards are issued under either Visa, MasterCard, or UPI.

**"TemboCard"** means all brands of electronic Cards issued by the Bank on customer's request for use in connection with services provided by the Bank, which can be used on POS, Online or ATM for purchase and/or cash withdraw.

**"The Bank"** means CRDB Bank PLC.

### Overall terms and conditions

1. The campaign will only target customers who are holding TemboCard Visa.
2. Cashback will only be credited to cardholders account linked to the respective card which made a payment; there's no amount that will be paid as cash in hand.
3. All CRDB staff will be out of scope for the entire customer Card campaign.
4. The Bank has the right to select a list of merchants who will be participating in either discount, cashback incentive or activations.
5. The cashback or discount amount will either be offered as a percentage of a transaction amount (i.e., 5%, 10% or 15% cashback) or as a flat amount (TZS 5,000, 10,000, 15,000 cashback).
6. The bank has the right to put a cap as a maximum cashback amount that can be paid on a single transaction.
7. The cashback amount will not be credited instantly upon completion of a transaction, however, will be calculated and posted on the approximately the following business days of the bank or at regular intervals.
8. The Bank has the right to decide the type of transactions either Purchase (POS, QR or e-commerce/online) or Cash withdraw. The Bank also reserves the right to decide on the locations being domestic transactions only or international or both.

9. The bank will have the right to communicate (advertise) about incentive reward through its channels or any other media and all participating merchants.
10. Customer will only be allowed to be rewarded in one category throughout the campaign.
11. Winners will be determined based on number of transactions, and customers with more than 30 transactions in a month will be raffled and the winner will be picked on this basis.
12. There shall be special promotions for CRDB staff.
13. Customer will have to be in the country to be issued with the reward/prizes with exception to Cashback reward only, no prizes will be dispatched outside of the country.
14. In the case the eligible winner is not reached or not willing for the prizes or not willing for media coverage, the draw will be reconducted to get a new winner.
15. The winner will be notified by a phone call with three trials before selecting the next runner up.

### **Other specific terms per every campaign category:**

#### **A. General Card Usage Campaign**

- 1) Promotion will run for three months from 2<sup>nd</sup> November 2023 to February 2024. With intermediary prizes and Grand prizes.
- 2) Customers with a minimum of 30 transactions per month will qualify to enter the draw.
- 3) The winner for the month of November will be awarded with home furniture. This will take place in the first week of December.
- 4) The winner for the month of December will be awarded with Electronics. This will take place in the first week of January.
- 5) The winner for the month of January will be awarded with both Electronics and Home furniture. This will take place in the first week of February.
- 6) The overall winners (8 winners) between November and February wins a tour to Ivory Coast to witness the 2023 AFCON finals.
- 7) The Grand prize winners in this category should have a travelling passport or be able to get a travelling passport before the travel date.

#### **B. Cashback**

- 1) The Bank has the right to make cash refund to customers' accounts who participated on Cashback incentive without prior notification to customers.
- 2) Customers will be offered cashback ranging from 5% on selected merchant outlets.