



TERMS AND CONDITIONS FOR BANK THE MOMENT – WORLD CUP CAMPAIGN AND PROMO OFFERS

The following terms and conditions apply to the “**BANK THE MOMENT – WORLD CUP CAMPAIGN AND PROMO OFFERS**” (“Campaign”) and by participating in the Campaign, you are deemed to have read, understood, accepted and agreed to be bound by these terms and conditions.

1. DISCLAIMER

This Campaign is operated by Stanbic Bank Ghana LTD (“Promoter”) in collaboration with Sun Electronics Limited (Hisense) and Franchise and Distribution (FAD) Group Ghana (Shoprite/Carrefour and Decathlon) herein referred to as “Participating Merchants”.

Sun Electronics Limited (Hisense) and Franchise and Distribution (FAD) Group Ghana (Shoprite/Carrefour and Decathlon) are not card issuers and do not provide credit, debit or any financial services. Any issues you may have with respect to your Card should be directed to Stanbic Bank Ghana LTD. The relationship between the Participating Merchants and Stanbic Bank Ghana LTD does not create any relationship direct or indirect between you and Participating Merchants.

These terms and conditions are separate from any agreements between you and Stanbic Bank Ghana LTD and, unless otherwise specified, such agreements shall not affect or modify the terms of this Campaign.

2. DURATION

The Campaign runs from 1st June 2026 until 31st July 2026 at 23:59:59 hrs (“Campaign Period”).

3. ELIGIBILITY

This Campaign is open to all Stanbic Bank Ghana Visa cardholders (debit and credit cards) who transact using their Stanbic-Visa issued cards during the Campaign Period.

4. CAMPAIGN MECHANICS / CUSTOMER OFFERS

During the Campaign Period, eligible cardholders will enjoy the following benefits when paying with their Stanbic-Visa card at participating merchants:

a) Shoprite:

- 5% cashback on purchases above GHS 500
- Cashback shall be credited within 48 hours to the cardholder’s account after purchasing goods/services in accordance with the above-stated threshold at the above-specified participating merchant.

b) Decathlon:

- 5% cashback on purchases above GHS 1,200
- Cashback shall be credited within 48 hours to the cardholder’s account after purchasing goods/services in accordance with the above-stated threshold at the above-specified participating merchant.

c) Hisense:

- 5% – 10% discount on non-TV appliances depending on product
- Additionally, Stanbic's Consumer finance is available to aid purchases at the above- specified participating merchant.

d) Additional Conditions:

- Cashback applies only to qualifying transactions above thresholds
- Discounts apply at point of sale
- Transactions must be completed successfully
- Promoter reserves the right, at its sole discretion, to reverse a cashback whenever it deems it necessary to do without prior notice or reason.

5. GENERAL TERMS

Offers are valid only at participating merchant locations within Ghana. The Campaign may be withdrawn or amended at the Promoter's sole discretion at any time without reason.

The Promoter is not responsible for product defects or merchant disputes.

6. LIABILITY

Stanbic Bank Ghana LTD shall not be liable for any loss, injury, or damage arising from participation in this Campaign or use of merchant products/services.

7. AMENDMENT AND TERMINATION

The Promoter reserves the right to modify, suspend, or terminate the Campaign at any time without prior notice.

8. PRIVACY AND DATA PROTECTION

In making the Campaign available to cardholders, the Promoter must comply with all applicable laws, regulations and requirements of applicable authorities in Ghana, including, but not limited to, obtaining of required registrations, producing notifications, complying with applicable privacy/data protection and consent requirements in respect of the cardholders.

Customer data may be shared where necessary for cashback fulfilment.

All data will be handled according to Stanbic Bank Ghana LTD's privacy policies.

9. DEFINITIONS

Stanbic Bank Ghana LTD ("the Promoter") means Stanbic Bank Ghana LTD (registration number CS659892015) a company duly incorporated with limited liability according to the laws of the Republic of Ghana and/or its successors in title or assigns.

Card means any Visa Card issued by Stanbic Bank Ghana LTD.

Customer means any eligible cardholder.

Cashback means the percentage of transactional spend returned to the customer's account.



Merchant means the participating retailer.

10. FREQUENTLY ASKED QUESTIONS (FAQs)

What is the Bank the Moment – World Cup Campaign?

This is a limited-time campaign where Stanbic cardholders use their cards at participating merchants between the campaign period from 1st June 2026 to 31st July 2026 and enjoy applicable discounts or cashback.

When does the campaign run?

The campaign runs from 1st June 2026 to 31st July 2026.

How do I qualify?

To qualify for the campaign, a cardholder should make qualifying purchases from a participating merchant using a Stanbic card.

How will cashback be received?

The cashback will be received into the cardholders' accounts with Stanbic Bank Ghana limited within 48 hours.

Who can I contact for more information?

For further questions about this campaign, please contact Stanbic Bank Customer Care Centre on:

Telephone: 0-800-1000-9 (Telecel), 18080 (MTN), or +233 302 815789

Email: customercare@stanbic.com.gh

Where can I find the full terms and conditions?

Full campaign terms and conditions are available on the Promoter's website. Website:

<https://www.stanbicbank.com.gh/gh/personal>