



Stanbic Bank



FREQUENTLY ASKED QUESTIONS CREDIT CARD REBATE

Why am I due a rebate?

Stanbic Bank appreciates your loyalty! Because you have maintained a revolving outstanding balance on your credit card over the last 3 years, you are eligible for an interest rebate. It's our way of thanking you for your continued trust in our services.

1

Who qualifies for these rebates?

Any active credit cardholder from (2022-2024) who has had a revolving outstanding balance qualifies. This rebate is a reward for your sustained usage and loyalty over the years.

2

How does my rebate impact my credit limit?

If you currently have an outstanding balance, the rebate amount will reduce how much you owe. If you have no outstanding balance, the rebate will appear as excess funds on your credit card.

3

Can I withdraw the excess funds at the ATM?

ATM withdrawals are limited to 40% of your credit limit, so you may not be able to withdraw all of the excess rebate. Also, please note that any ATM (cash) or quasi-cash transactions start accruing interest immediately.

4

Can I use the excess funds for POS and online transactions?

Absolutely. You can **use any excess funds** for both **POS** (point-of-sale) and online transactions without incurring additional interest charges.

5

Will the rebate affect my loyalty points?

No. Because the rebate is not classified as an online or POS purchase, it does not count toward loyalty points.

6

Is this rebate a one-off transaction or this is a new addition to the credit card offer?

This is a one-off transaction. However, we are always exploring new promotions and offers to enhance our customers' experience. Stay tuned for future deals and rewards that may be available.

7

How do I check my credit card balance?

You can view your credit card balance in any of the following ways:



Internet Banking /
Stanbic Mobile App



Monthly Statements
(emailed to you)



Contact Customer Care
(233) 302 815 789