

"MONTH OF LOVE" CASHBACK CAMPAIGN (FEBRUARY 2026)

CAMPAIGN OVERVIEW

Spend with Love. Get Rewarded!

Use your **Stanbic Ghana Visa Debit or Credit card** for all your purchases and enjoy cashback on your spending. Whether you are shopping locally for that special gift or traveling abroad, we are putting money back into your pocket.

TERMS AND CONDITIONS

1. DEFINITIONS

- **Card-Present (CP):** In-person purchases at physical POS terminals.
- **Card-Not-Present (CNP):** Online, in-app, or remote purchases.

2. DURATION

This campaign runs from **1st February 2026 to 28th February 2026** (the "Campaign Period").

3. ELIGIBILITY

- This campaign is open to all individual **Stanbic Bank Ghana Visa Debit and Credit cardholders** ("Qualified Cardholders")
- **Excluded Cards:** Visa Business and Visa Corporate cards are strictly excluded from this Campaign.
- **Qualified Transactions:** Only purchases made at physical Point of Sale terminals or online ("Cashless Transactions") qualify for this campaign.
- **ATM withdrawals do not qualify** for cashback under this campaign.

4. CAMPAIGN METRICS & REWARDS

4.1 Earn rewards based on where you spend:

Transaction Type	Cashback Rate	Description
Card Present (CP) transactions	0.5%	Purchases made at merchants on physical POS terminals
Card-Not-Present (CNP) transactions:	0.5%	All bona fide purchases made online, either on Ghanaian or foreign websites

Maximum Reward: The total cashback reward is capped at GHS1,000 (One Thousand Ghana Cedis) per selected Qualified Cardholder.

Selection: Meeting the spend criteria does not guarantee a cashback reward. Rewards are subject to the Campaign budget and will be awarded at the sole discretion of the Bank.

Calculation: At the end of the campaign, the Bank will identify qualifying cardholders.

Payment: Cashback rewards will be credited directly to the cardholder's account with the Bank.

Timeline: All cashback rewards will be paid out to qualifying cardholders no later than March 20, 2026.

Budget Cap:

- The total funds allocated for this campaign are limited.
- The Bank reserves the right to suspend or terminate the campaign before the stated end date if the allocated funds are fully utilized.
- Cashback rewards are subject to the overall campaign budget and meeting the required spend criteria does **not** automatically entitle a cardholder to receive a reward.
- Rewards will only be awarded where funds remain available and where eligibility is confirmed by the Bank.

Complaints: Any complaints regarding reward allocation must be submitted within 30 (thirty) days of the end of the award period. Complaints received after April 20, 2026, will not be considered.

5. GENERAL TERMS AND CONDITIONS

- 5.1 This Campaign is effective from 1st February 2026 to 28th February 2026.
- 5.2 The Bank provides this Campaign on an "as-available" basis and makes no warranties, express or implied, regarding the availability of rewards, the accuracy of transaction data or the continued operation of the Campaign. Participation in the Campaign does not guarantee receipt of any reward.
- 5.3 Identification of qualifying cardholders will be based on data obtained from the Bank's internal systems. The Bank shall not be responsible for any delays, inaccuracies, or failures arising from system downtime, third-party processing errors, communication failures, or technological limitations beyond its reasonable control.
- 5.4 The Bank shall not be liable for any indirect, incidental, or consequential loss or damage including without limitation, loss of profit, revenue, anticipated savings, business transactions or goodwill or other contracts, arising from participation in this Campaign, including delays caused by system or network interruptions or external payment partners.
- 5.5 The Bank's total liability to any eligible cardholder, under this Campaign, shall not exceed the maximum cashback reward available (GHS1,000).
- 5.6 By participating in the Campaign, you agree to indemnify and hold the Bank, its officers, employees or agents harmless from any claims, losses, liabilities, damages, or expenses (including legal fees) arising out of:
 - Misuse of the card during the Campaign
 - Breach of these Terms and Conditions
 - Fraudulent, abusive, or improper conduct in connection with the Campaign
- 5.7 This Campaign is governed and construed in accordance with the laws of the Republic of Ghana.