DIASPORA REFERRAL CAMPAIGN PROGRAM STANBIC BANK KENYA LIMITED

Terms and Conditions

1. The Referral Campaign Program ("Program") is valid from **1st July 2026** to **31st December 2026** both dates inclusive ("**Promotion Period**"). By participating in this Program, you agree to have read, understood, and accepted to be bound by these terms and conditions.

2. The Program is open to all existing clients of Stanbic Bank Kenya Limited (the "Bank") who have an active relationship with the Bank. Stanbic Bank staff are exempted from this Program.

3. Prior to referring a client to the Bank, you must:
    a) Consent to the Bank disclosing your name, and the fact that you are a Stanbic Bank client, to the individual you are referring ("**Referred Individual**").
    b) Obtain the Referred Individual's consent to your provision of their personal data as well as to the Bank collecting, processing, holding and use of such personal data as set out in the Referral Form to the Bank.
    c) Inform the Referred Individual of the purpose of sharing their information with the Bank. The purpose is for the Bank to contact them for marketing of the Bank's products and services as well as the intention of initiating a banking relationship with them.
    d) Inform, and obtain consent of such Referred Individual to allow the Bank's representative contacting them via phone, message, or email for the intended purpose.
    e) Undertake that you shall not refer any person/s who are not known to you and who have not provided you with express consent to share their details with the Bank and;
    f) Agree and undertake that the information you have shared with us is correct and that you shall be solely responsible to the Bank for any losses or claims that may be occasioned by the Bank, in the event the above declaration and undertaking is found to be false or incorrect.

4. A **referral** will be considered **successful** when;
    a) the referral is made during the period when the Program is valid.
    b) the Referred Individual;
    c) i is an individual aged 18 years and above as at the date of referral.
       ii successfully commences a new relationship with the Bank as an active Diaspora Banking account holder.
       iii maintains a minimum balance of KES 100,000.00 or
       iv accepts a home loan offer by fulfilling all conditions as stipulated in the offer letter.

5. A referred individual does not include a client who maintains an existing account(s) with the Bank in its individual banking segments.

6. If a referral is received with respect to an application which is already under process with the Bank, such referral will not be eligible for this Program.

7. The date of referral shall be determined as the date the Bank receives the contact details of the Referred Individual.

8. If more than one existing client refer the same individual to the Bank, only the first existing client who referred the referred individual to the Bank is eligible for the referral reward. In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which existing client receives the reward.

9. An existing client can refer through:
    - the Bank's referral webform: Stanbic Bank Referral Programme Form
    - the Bank's assigned Relationship Manager

10. There is no limit on the number of referrals, which a "referrer" can make during the campaign period.

11. The existing client will be notified by SMS and/or email from the Bank within 7 working days of qualifying for the reward.

12. If successfully Referred Individuals (as per clause 4 above) meet **either** of the criteria below, they will receive incentives as outlined.

Product	**Qualification criteria**	**Reward**
Current account (Kes)	Minimum deposit of Kes. 100,000 or FCY equivalent	Kes. 5,000 or FCY equivalent
Mortgage/Home loan	N/A	0.5% of loan amount upon offer letter acceptance

13. The Bank will credit the cash incentive into the client's current / savings account upon qualification. Clients will be required to have an open and active current / savings account to receive the reward.

14. The reward is non-transferable and cannot be paid, remitted, or deposited to a person or account other than the qualified client.

15. The Bank reserves the right to decline to reward a client if the Bank determines that any of the requirements or the terms and conditions for the Program had not been complied with.

16. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Program. The Bank's determination relating to this Program shall be final and conclusive.

17. All account opening applications shall be subject to approval through the Bank's normal account opening processes. Accounts will be opened once the Bank's account opening requirements are met. The Bank's decision on account opening will be communicated directly to the referred client.

18. In the event it is found that the referrer has violated any of these terms and conditions of the Program and/or engaged in any illegal or wrongful acts under applicable laws and regulations for generating successful referral, then the Bank shall be at liberty to initiate such action as it may deem fit.

19. The Bank further reserves the right to do any of the following at any time without prior notice:
    a. make any changes to the Program and/or replace the reward, or

b. vary, modify, add, delete, or otherwise revise any of these Program Terms and Conditions, including termination or withdrawing the Program at any time at the Bank's sole discretion, with or without prior notice.

20. In a case of Program termination, the Bank will communicate the termination decision to clients and pending rewards will be issued to the respective qualifying clients.

21. In the event of any inconsistency between the Program terms and conditions and any brochures, marketing material or promotional materials relating to the Program, these terms and conditions shall prevail to the extent of such inconsistency.

22. The Bank is committed to respecting and protecting the privacy of the information the Bank collects from clients in compliance with the applicable laws and regulations on data use and privacy. The Bank's privacy statement, as updated from time to time, explains how the Bank treats client's personal data and protect client's privacy when the client uses the Bank's services and can be found on Privacy Policy on https://www.stanbicbank.co.ke/kenya/personal/about-us/legal/privacy-and-security-statement.

23. These terms and conditions shall be governed by the Laws of Kenya. All disputes arising under this Program shall be subject to the exclusive jurisdiction of courts in Kenya.