

VALENTINE'S 2026 CAMPAIGN – TERMS AND CONDITIONS

These Terms and Conditions apply to the Valentine's 2026 Campaign ("the Campaign") organised by Kingdom Bank ("the Bank"). By participating in the Campaign, participants ("You" or "the Customer") agree to be bound by these Terms and Conditions.

1. Campaign Period

The Campaign will be conducted on Kingdom Bank's official Facebook and Instagram pages for a period of 24 hours.

The Campaign shall commence on Thursday, 12th February 2026 at 8:00 a.m. and shall close on Friday, 13th February 2026 at 8:00 a.m.

2. Eligibility

- a. The Campaign is open to customers residing in Kenya only.
- b. Participants must be eighteen (18) years of age or older at the time of entry.
- c. Employees of Kingdom Bank and their immediate family members are not eligible to participate.
- d. The prize consists of a Valentine's gift hamper and winners will be contacted directly by a representative of the Bank.
- e. Kingdom Bank reserves the right, at its sole discretion, to verify eligibility and to disqualify any participant or winner who does not meet the eligibility criteria or who breaches these Terms and Conditions.
- f. The selection of winners is at the sole discretion of Kingdom Bank and in the event of any dispute, the Bank's decision shall be final and binding.

3. How to Participate

- a. The Campaign is open to participants who follow Kingdom Bank's official Facebook and Instagram pages. Only followers on both platforms will be eligible to participate and win.
- b. To participate, eligible participants must, during the Campaign period:

1. Record a short video "love note" addressed to their future self, clearly sharing:
 - What they are saving for
 - Why it matters to them
 - How they are planning to achieve their savings goal.
2. Post the video on their personal Facebook or Instagram feed (videos posted on Stories will not be eligible).
3. Tag @KingdomBankKenya in the post.
4. Use the hashtags: #LoveThatMakesCents and #ValentinesNaKingdomBank

- c. The participant's video with the highest combined number of likes and shares on the respective platform at the close of the Campaign period will be declared the winner.
- d. The winner will receive a Valentine's gift hamper, as determined by Kingdom Bank.

4. Selection Criteria and Winners

- a. Two (2) winners will be selected during the Campaign period.
- b. Winners will be the two customers whose Campaign videos receive the highest number of shares and likes during the Campaign period.
- c. One (1) winner from Facebook and one (1) winner from Instagram will be selected.

5. Prize

- a. Each winner will receive a Valentine's gift hamper.
- b. Prizes are non-transferable, non-refundable and cannot be exchanged for cash or any other items.

6. Winner Notification

- a. Winners will be notified through direct message on Facebook or Instagram.
- b. Winners must respond within twenty-four (24) hours of notification to claim their prize.
- c. Failure to respond within the stipulated time will result in forfeiture of the prize, and an alternative winner may be selected.

7. Prize Delivery

Kingdom Bank will contact the confirmed winners directly to provide details regarding prize collection or delivery.

8. Publicity

By participating in the Campaign, winners consent to the use of their names, images and likenesses for promotional and marketing purposes related to the Campaign without any additional compensation.

9. Limitation of Liability

Kingdom Bank does not guarantee that the Campaign will be free from errors, interruptions or omissions and shall not be liable for any loss or damage arising from participation in the Campaign.

10. General

- a. Kingdom Bank reserves the right to cancel, suspend, modify or terminate the Campaign or amend these Terms and Conditions at any time for valid technical, legal or commercial reasons without prior notice.
- b. In such circumstances, participants waive any claims they may have against Kingdom Bank.
- c. Continued participation in the Campaign constitutes acceptance of the Terms and Conditions as published on Kingdom Bank's Facebook and Instagram page.