



THE BACK 2 SKOOL BOOST WITH STANBIC BANK UGANDA

Stanbic Bank Uganda has rolled out a Back-to-School campaign dubbed "The Back 2 Skool Boost" to support individual customers, schools, and school suppliers as the new school term kicks off. The overarching campaign consists of:

Offer to individual customers

- Instant loan of up to UGX 250M in 2 minutes
- Discounted interest rates on Personal Unsecured Loans,
- Zero arrangement fees on Personal loans till 31st Jan 2022.
- A chance to win a 10% cashback for purchases above UGX 100,000 made at a supermarket countrywide.
- Personal accident cover at an annual fee of UGX 12,500 with a benefit of UGX 2.5M
- An educare account that pays out the ultimate savings plus interest with insurance benefit

Offer to Schools

- Unsecure Flexi Loans to schools of up to UGX 500M
- Waiver of unapplied interest as at 31st Dec 2021 for the distressed education portfolio
- Insurance Cover for the school structure and property against fire, special perils (floods, lightening, impact damage etc.)
- Insurance can be extended to cover personal accidents for students
- Cover for the school against burglary and against 3rd party liabilities

By participating in this campaign, you agree to be bound by these Terms & Conditions.

General Terms & Conditions

1. Stanbic Bank Uganda reserves the right to amend the General Terms of the Campaign at any time. You are encouraged to check the Stanbic Bank Uganda website regularly for any such changes.

2. The specific products on promotion in this Campaign are governed and subject to the respective product terms and conditions of the product and any other relevant documents forming our banking agreement.

3. Stanbic Bank reserves the right to cancel, suspend or terminate any part of or the entire promotion. However, a notice will be published in the event of a cancellation.

The Back 2 Skool Loan Boost to Individual Customers

1. This Promotion will commence on 5th January until 31st January 2022 (Promotion Period).

2. The offer is available to Existing and New-to-Bank individual customers. Existing Customers refers to individuals who have an established banking relationship; and/or currently hold at least one active credit facility with Stanbic Bank Uganda. New-to-Bank customer is an individual who has got a banking relationship outside Stanbic Bank in another Financial Institution.

3. Where arrangement fees have been charged during this period, they shall be reimbursed within 7 days

4. This Promotion applies to any Stanbic Bank Uganda Personal Unsecured Loan which has been applied for during the Promotion Period.

5. This Promotion applies to loan applications, Top Up or balance transfers from other financial institutions during the Promotion Period.

6. Approval of the Personal Unsecured Loan, Cash Advance and Credit Card applications is subject to full satisfaction of the bank's criteria including the credit assessment and documentation requirements.

The Back 2 Skool Loan Boost to Schools

1. This campaign will commence on 5th January until 31st January 2022 (Promotion Period).

2. The Unsecured Flexi Loan boost is capped at UGX 500M and the amount a school qualifies for is dependent on relationship and credit history with Stanbic Bank Uganda.

3. The Loan consideration will be based on school turnover as at 31st December 2019.

4. The interest rate on the approved facility will be Prime plus 3% p.a. for unsecured facilities and Prime for Secured facilities.

5. Automatic waiver of accrued unapplied interest for the distress education portfolio with UGX accounts.

6. Approval of the Unsecured Flexi Loan applications is subject to full satisfaction of the bank's criteria which includes a fully filled and signed school checklist and a motivation to the Education sector head for approval.

The Back to Skool Boost with Stanbic Visa Card

1. Stanbic Bank Visa card promotion runs from 6th to 17th January 2022 unless otherwise extended or otherwise terminated in accordance with these terms and conditions.

2. The promotion is open to Stanbic Bank Uganda Visa cardholders above the age of 18 years who use their card at any Stanbic POS at any supermarket countrywide.

3. The promotion is open to existing customers and new customers who apply and use their Stanbic Bank Uganda Visa card during the promotion period. Stanbic Bank Visa cards include Debit Card, Credit Cards and Prepaid cards.

4. Lucky winners of the Stanbic Bank Visa card Uganda promotion stand a chance to win a 10% cashback capped at UGX 100,000/= which will be credited to their accounts by 31st January 2022.

5. Winners will be selected through a draw that will be conducted at the end of the Visa card promo period.

6. All rewards are offered at the sole discretion of Stanbic Bank Uganda will only be contacted on 0312 224 900 or winners will be contacted via SMS from the bank.

7. By participating in this promotion, you release Stanbic Bank and hold it harmless from any and all losses, damages, rights, claims, liabilities and actions of any kind in connection with the with the Stanbic Bank Visa Card promotion including, without limitation, personal injuries, death and property damage, and claims based on publicity rights, defamation or invasion of privacy.

8. Employees of Stanbic Bank Uganda are not eligible to participate.

9. Stanbic Bank may not award the prize if entry procedures or these terms and conditions have not been adhered to or if it detects any irregularities or fraudulent practices.

10. Stanbic Bank is not liable for any technical failures affecting participation and/or prize redemption in the process of the campaign.

11. Stanbic Bank will use reasonable efforts to contact the winners using the contact details within the Bank's possession.

Stanbic Bank Uganda Limited is regulated by the Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund of Uganda.