

TERMS AND CONDITIONS FOR LIPA NA M-PESA DO MORE PROMOTION

The following terms and conditions apply to the **LIPA NA M-PESA DO MORE PROMOTION** and by participating in the Promotion you will be deemed to have read, understood and accepted the same.

1. The Promotion and the Promotion Period

- The Promotion will run from 0000 hours 8th January, 2020 to 2359 hours 5th March, 2020 ("Promotion Period").
- The Promotion will be conducted on a regional basis. The regions are as follows:
 - Nairobi
 - Central/Mount Kenya
 - Nyanza
 - Western
 - Rift Valley
 - Coast
 - Eastern
 - North Eastern
- The subscriber or merchant's region of participation will be determined at the start of Promotion based on the favourite location of the subscriber in the past three (3) months.

2. Eligibility

- The Promotion is open to:
 - All Safaricom subscribers (Prepay and Postpay) whether existing, inactive and new that will be on boarded during the Promotion Period; and
 - All Lipa Na M-PESA merchants/tills who are registered on M-PESA whether existing, inactive and new that will be on boarded during the Promotion Period.
- The Promotion is available on all tariffs.
- Subscribers must be eighteen (18) years old and above while merchants must have contractual capacity as well as a valid business license and all relevant registration documents required under the law to participate in the Promotion.

3. How to Participate

Subscriber Participation

- Prepay and Postpay subscribers will earn points for any Lipa Na M-PESA Buy Goods and Pay Bill transactions over KShs. 100 done during the Promotion Period.
- All Prepay and Postpay subscribers will earn 1 point for every KShs. 100 transacted.
- Only transactions above KShs. 100 will qualify Customers to earn points.
- Every point earned by a Customer will give each Customer an entry into the daily surprise gift, bi-weekly and the final draw.
- Daily surprise gifts, bi-weekly and final prizes will be awarded as per the prize matrix.
- Daily surprise gifts will be awarded to one (1) Customer per minute/per region (8 regions) for 24 hours throughout the Promotion Period.
- A Customer who wins the daily winnings will qualify for bi-weekly winnings and final draw.
- A Customer who wins the bi-weekly winning will not win the final prize.
- If a transaction is reversed, points will be reversed but daily winning will not be reversed.
- A confirmation SMS message informing the Customer of the points earned will be sent to the Customer as a second message as soon as the qualifying transaction is complete after the M-PESA transaction message.

Merchant Participation

- Buy Goods merchants will receive 25% cash back of the charges paid by the till every day at midnight.
- For Buy Goods merchants where the cost is borne by the Customer, neither the merchant nor the Customer will receive the cash back.
- Every KShs. 100 collected or transacted from the till equals to 1 point.
- Qualifying transactions: All transactions from the till.
- If a transaction is reversed, both points and cash back will be reversed.
- Every point earns you an entry into the weekly, biweekly and final merchant draws.

4. Entry into the Promotion

- Eligible subscribers will be automatically opted into the Promotion upon performing a qualifying transaction on M-PESA.
- Performance of the following transactions will earn you points in this Promotion:
 - For individual customers (prepay and postpay subscribers):
 - Pay Bill transactions on "Lipa Na M-PESA;" and
 - Buy Goods transactions on "Lipa Na M-PESA".
 - For M-PESA Merchants, all transactions from the till.
- The following transactions are exempted from eligibility and shall not earn you points in the Promotion:
 - All Peer to Peer (P2P) Transactions, i.e. Send and Receive Money;
 - All Business-to-Customer (B2C) transactions, i.e. Bulk Disbursement from Business to Customers;
 - All Business-to-Business (B2B) Transactions;
 - All M-PESA Subscriber Deposits or Agent Withdrawal Transactions;
 - Off-Net Transactions;
 - M-PESA Subscriber and Agent Withdrawals;
 - M-PESA Balance Inquiries;
 - Purchase of Airtime for self and others on M-PESA;
 - Generation of the M-PESA Customer Statement or Mini Statement;
 - Change of M-PESA PIN;
 - Change of M-PESA Menu Language;
 - Updating of M-PESA Customer Menu;
 - Updating or Changing M-PESA Customer Records;
 - All M-Shwari and KCB M-PESA Transactions; and
 - All Transactions by M-PESA Agents and Customers whose accounts are suspended or frozen.
- Customers may check their accumulated points and Promotion winnings during the Promotion Period by dialling *234#.
- Customers may dial *234# to check points and Promotion winnings.

5. Prizes

- By entering into the Promotion, you stand to win prizes shown below

Consumer Promotion Prizes

- Surprise cash back gifts to 8 customers every minute.
- 6 houses to be won - one every week.
- 8 tractors with plough and trailer to be won at the final week draw

Merchant Promotion Prizes:

- 25% cashback of till charges every day at midnight.
- 120 tuk-tuks to be won - 40 every 2 weeks.
- 8 Fuso FI to be won at the final draw.
 - The number of prizes to be awarded daily may be varied by Safaricom in consultation with the Betting Control and Licensing Board (BCLB).
 - A Customer randomly selected by computer technology will win a surprise gift (the Surprise Gift) every minute during the Promotion Period. The Surprise Gift will be determined by Safaricom in consultation with BCLB.
 - Prizes will be awarded daily and bi-weekly as indicated and based on region beginning on 8th January 2020.
 - Customers shall not be able to redeem points for cash.

6. Draws & Selection of Winners

- Draws will be conducted at such time as may be agreed by Safaricom and BCLB.
- Daily and weekly draws will be run on the entries received in the promotional database as at 2359 hours on the previous day.
- Safaricom and BCLB will select the winners by random computer selection. Any decisions made on the winner by BCLB and Safaricom shall be final and binding. Safaricom may select additional reserve winners to replace any winners of any of the Prizes who are subsequently disqualified. The promotional database will pick every winner and associate it with a prize randomly drawn for the available prizes for the day, or grand draw.
- For all prizes except the daily prizes, draws will be conducted weekly except for weekends and public holidays when the draws will be conducted on the next weekday or working day as the case may be.
- Winners will be published on local daily newspapers, radio, television, Safaricom's website and any other media as published by Safaricom may choose from time to time.

7. Disbursement of Prizes

- Winners of the tractor with plough and trailer or Fuso FI Grand prizes will be notified at the end of the draw through number 0722 000 000 and will collect their prizes at Safaricom Headquarters in Nairobi or such other location as Safaricom shall notify them.
- Winners of houses will be announced weekly during the Promotion Period and will be notified.
- Every minute, one Customer per region will receive a cash surprise gift.
- The winners will meet the cost of withdrawing the cash sent through M-PESA and the terms and conditions of usage of the M-PESA service apply.

8. Notification of Winners

- Safaricom will make not less than six call attempts over a forty-eight (48) hour period to contact you. If you do not answer any of the call attempts within the prescribed period and identify yourself, you will be deemed to have forfeited the chance of winning the prize and Safaricom will thereafter call the reserve number selected.
- For the avoidance of doubt, missed calls and calls diverted to voice mail will not be deemed to have been answered for purposes of the Promotion.
- A confirmation SMS message informing the merchant of the 25% cash back will be sent to the nominated number as well as the till every day after the cash back is done.

9. Other Terms and Conditions

- These Terms and Conditions are supplemental to and subject to the published M-PESA, Safaricom Prepay, Postpay and Lipa Na M-PESA Terms and Conditions.
- Safaricom, with the prior approval of the Board, reserves the right to verify the validity of entries and to disqualify any entrant who tampers with the entry process, including but not limited to canvassing or submitting an entry that is not in accordance with these terms and conditions.
- The prizes are non-transferable and no cash or other alternative shall be offered for any non-cash prizes.
- By accepting a prize, you will be deemed to have granted Safaricom the right to use and publish your name and picture in such media as Safaricom may choose (including but not limited to the internet) for information, advertising and promotional purposes without additional consideration.
- Safaricom reserves the right (subject to any direction from BCLB) to suspend or terminate the Promotion or amend these terms and conditions at any time for any technical or commercial reason. Any amendment to these terms and conditions will be published on the Safaricom website www.safaricom.co.ke and published in one daily newspaper.
- Safaricom Dealers and Merchants and their employees, employees of Safaricom PLC, Safaricom Key Accounts, ScanGroup Limited, Betting Control and Licensing Board and any other supplier or third party directly involved with the facilitation of this Promotion and their immediate families and dependants shall not be eligible to participate in this Promotion. Each prize winner will be required to declare or affirm in the Form of Discharge that they do not belong to any of the restricted groups of persons.
- If you are selected as the winner of a prize and notified accordingly and you do not claim the prize within a period of three (3) months from the closing date of the Promotion, you will be deemed to have forfeited the same.
- In the event that there are any taxes applicable to the Prizes, Safaricom will deduct the same and remit to the Tax Collection Agency. The Winners will be presented with the Tax Withholding Certificates where applicable.
- The Promotion remains subject to the provisions of the Betting Lotteries and Gaming Act (Cap 131 Laws of Kenya) and any disputes arising hereunder shall be resolved in accordance with such provisions.

CAUTION: Safaricom does not require subscribers to send airtime, money or any other consideration in order to award any of the promotion prizes and will not be liable for any losses or other damage incurred by subscribers who do not heed this caution.