Terms and Conditions Kenya Market wide XB Mastercard Messi Campaign

1. Campaign Overview

The Mastercard Market wide Kenya XB spend Campaign ("Campaign") is organised by Mastercard in collaboration with a range of participating issuers. The Campaign offers customers the chance to win Messi Fan Boxes, wherein the top spender(s) per bank to be awarded after the Campaign Period, available exclusively to eligible Mastercard cardholders across Kenya.

The Campaign will run from 5th November 2026 – 27th January 2027 ("Campaign Period").

2. Eligibility

- The Campaign is open to all consumer Mastercard cardholders residing in Kenya who hold a valid and active Mastercard issued by SBM Bank Kenya based in Kenya.
- Only valid cross border purchase transactions, both online and offline (stores located outside Kenya), will be considered for the purpose of this campaign.
- Offers are only valid when payment is made in full using an eligible Mastercard card.
- Eligible BINs:

3. Campaign Mechanics

- Spend using a valid and active Mastercard – Credit, Debit and Prepaid.
- The top spender will be awarded one Messi Fan Box after the Campaign Period.
- No restrictions or constraints on number of transactions.
- Customers can spend on any valid cross border merchant.
- Total spend across all eligible cross-border transactions will be aggregated per cardholder.
- Transactions must be: Fully settled (no reversals/refunds) and Completed during the Campaign Period

4. Exclusions:

- Domestic transactions
- Cash withdrawals, quasi-cash, or money transfers

- Mastercard employees, vendors, or campaign partners directly involved

5. Winner communication:

- One winner will be selected as the top cross-border spender from the bank after the Campaign Period.
- Winners will be contacted via their issuing bank using registered contact details.
- Winners must confirm acceptance within [5–7 working days] of notification.
- Failure to respond may result in disqualification and selection of an alternate winner.

6. General Terms

- Any disputes relating to an offer should be directed to the bank.
- Mastercard reserve the right to modify, suspend, or terminate the Campaign at any time without prior notice.
- Eligibility does not guarantee winning of the prize.
- Each prize is non-transferable, non-exchangeable, and not redeemable for cash.
- This Campaign is subject to applicable Kenyan promotional and lottery regulations.
- All draws will be conducted in accordance with Kenya Betting Control and Licensing Board (BCLB) or other relevant authority guidelines.
- Participation constitutes acceptance of these Terms & Conditions as well as any regulatory requirements.

7. Important Disclaimer:

- The Campaign is **not sponsored, endorsed, or administered by Lionel Messi personally**
- All intellectual property rights remain with respective rights holders.
- Winners may be required to:
    - Participating in promotional activities
    - Allow use of their name, image, and likeness for Campaign-related marketing

8. Liability

To the fullest extent permitted by law, Mastercard shall not be liable for:

- Any loss, damage, or injury suffered as a result of participating in this Campaign or using an offer; or
- Not being one of the winners.

9. Taxes

Any applicable taxes, duties or levies arising from receipt or use of the prize shall be the responsibility of Mastercard.