



Terms & Conditions – AB Bank Credit Campaign

1. How to enter the AB Bank Credit Promotion?

There are 2 ways a customer can be eligible to participate in our credit promotion: as a referrer or as a referee

Referral Program: An existing client, **the referrer** (anyone who has an active current account or an active savings account) refers a new client, **the referee**, to apply for a business loan. Will be considered a new client, any person who didn't have a loan with AB Bank or who didn't sign as a cosigner, guarantor or collateral provider for a loan in AB Bank during the last 6 months.

2. Is a customer charged money to participate in the AB Bank Credit Promotion?

To enter in the credit promotion, the client will not be charged any participation fee. The requirement is just to apply for a business loan (or bring/refer a client who applies for a business loan) to stand a chance to win a prize upon the loan approval and effective disbursement.

3. What are the prizes to be won in AB Bank Rwanda credit promotion?

Clients participating in AB Bank credit promotion will win a **Money prize** that will be deposited on their saving account in AB Bank Rwanda. The prize will be calculated as follows:

- **Referral Program:** The existing client (**referrer**) will win **1%** of the disbursed amount, the new client (**referee**) will also win **0.5%** of his/her disbursed amount.
- **New Loan Clients** coming by him/herself without being referred by existing or new clients, will not be part of winner in this promotion.

4. How will winners be selected in AB Bank credit promotion?

While applying for a loan, the **referee client** will have to sign a form indicating the names of the existing client of AB Bank who referred him or her to the bank (**the referrer**). In case the loan applied for is approved and disbursed, the bank will deposit the won amount (as indicated at point 3 above) on the winners saving accounts (Ongera or Sarura account). If the winner (**referrer and/or referee**) doesn't have a saving account, the bank staff will assist them to open one before depositing the money prize.



5. Can a bank staff refer a client to apply for a loan and win a prize in this promotion?

Staff are not eligible to participate and win prizes in this promotion campaign but they will still do direct promotion as their daily work.

6. How will prizes be handed over to the winning clients?

Every day, at the loan disbursement time, the Account and Sales Officers from all branches will:

- Inform the winners (referrer and referee) about their rewards. Referrer will be called for this purpose in case they are not at the bank premises.
- Assist them to open a saving account (Ongera or Sarura) for those who do not have one
- Help the client to fill-out the prize endorsement form (both the referrer and referee)
- Take pictures of the prize handover to winning clients to be posted on the bank's social media. Referrer and referee consents will have to be provided in this regard.

The list of daily winners will be used by the bank to bulk deposit the won amount on their respective saving accounts and an SMS alert will be sent to the winners to confirm the transaction.

7. Can an existing client refer more than a client and win more than once?

Yes, existing clients are encouraged to refer as many clients as possible to the bank in order to maximize their winning chances and the won amount. A maximum prize amount of RWF 100,000 has been set per loan but a referrer can refer as many loans as possible.

8. Does the winner need to come to the branch to endorse the won prize?

Yes, winners will have to go the indicated branch where the loan was disbursed to open their saving account (if they don't have one) and endorse their prize in order to receive their prize.

9. What papers do winners need to present while endorsing their prize in this promotion?

Every winner will need to present their valid ID or Passport when endorsing the reception of the won prize. After the branch Manager OR Deputy Branch Manager OR Front Office & Sales Team Leader has approved the prize endorsement form, the money prize will be deposited on the winner's saving account in a maximum of 2 working days.



10. Are prizes to be won in this promotion convertible or transferable?

No prize won in this promotion shall be not converted into another form of Prize. The prizes are not transferrable.

11. What is the set duration period for the promotion?

The promotion will be run until further notice

12. What is the geographical location covered by the AB Bank credit promotion?

All AB Bank branches and credit outlets are covered by this credit promotion.

13. Disclosure of Customer Information

The winning customer accepts that all information/instructions will be transmitted to and or stored at various locations and accessed by personnel of the Bank (and its affiliates) and that his/her photos will be taken and used on bank's communication material such as the bank's Facebook page, website or any other marketing media as the bank deems it necessary provided that the customer will have acknowledged reception of the prize by signing the prize endorsement form.

14. Other provisions related to this Promotion

The terms and conditions governing this promotion will be published on AB Bank Rwanda Website and communicated across all its branches. Should customers have feedback or complaints on these terms and conditions, they can freely contact the **Account and Sales Officers** in all bank branches or contact the Call Center Supervisor on **078831 9108**. The bank agrees to consider the recourse made by the client via the above mentioned channels and to give the best answer considering the above terms and conditions and its internal rules and regulations within the shortest time possible.