

## CASH BACK REWARDS TERMS AND CONDITIONS

### 1: Program and Terms and Conditions of use

The Atlas Mara Cash Back Rewards program (the “Program”) is provided by African Banking Corporation Zambia Limited (“ATMA”) and the terms applicable to the use are set out below.

These Program Terms and Conditions (the “Agreement”) describes your rights and responsibilities and states the terms and conditions under which you may benefit from the Program. Please read this Agreement carefully. The term “you” as used herein refers to all individuals and/or entities accessing the benefits of the Program. By accepting the cash back credited to your account, you are indicating your acceptance to be bound by the terms and conditions of this Agreement between you and ATMA.

These terms and conditions apply to the Program. This allows a participant to earn cash back through specific cards issued by ATMA.

By participating in the Atlas Mara Cash Back Rewards program, you would have been deemed to have read, understood and accepted these terms and conditions.

### 2: Definitions

b) “Cash Back Rewards” means cash earned and credited to the customer account under the Program.

c) “You”, “Your”, or “Customer” means ATMA customers who have been issued one of the following Atlas Mara Visa Debit Cards: Gold, Platinum or Infinite.

d) “We”, “Us” or “Our” means ATMA.

### 3: Atlas Mara Cashback Rewards Program

a) The accrual of Atlas Mara Cashback Rewards is based on your activity on your Atlas Mara Visa Debit Card. Cash Back accrued on purchase transactions are credited to your Atlas Mara account at month end for all transaction done in that month.

b) Cash Back is earned on transactions done at Point of Sale and online (e-Commerce) only.

c) The cards eligible for the Program are **Gold, Platinum and Infinite** Visa Debit cards issued by ATMA.

d) The cash back accrual is earned at a rate determined by ATMA and is not negotiable

e) ATMA reserves the right, in its sole and absolute discretion to set the cash back rate or replace or to withdraw and terminate the Program without notice to customers.

If you do not accept the terms and conditions stated herein, you should immediately notify ATMA at the nearest branch to refund it the cash back amount credited to your account.

ATMA reserves the right to modify this Agreement from time to time without notice and in its sole discretion at any time by updating these Terms and Conditions, and your continued enjoyment of the cash back earned after any modifications by ATMA shall constitute your acceptance of such modifications.