

CHECKSTAR 1% CASH BACK CAMPAIGN - LOYALTY REWARDS PROGRAMME TERMS AND CONDITIONS

1. The Loyalty Rewards Program applies to Point of Sales Transactions (POS) and Tokenization (cellphone tap) payments. The following transactions will not be included for the loyalty reward: cash backs or withdrawals.
2. The Loyalty Rewards Program is open to Al Baraka Bank Debit Card holders holding any of the following Transactional Banking Accounts: -
 - Business
 - NPO
 - Classic
 - i-start
 - Pensioner
 - Foreigner
 - Staff
3. All abovementioned Al Baraka Bank Transactional Banking Accounts automatically qualify to participate in the Loyalty Programme.
4. Transactional Banking account holders who do not wish to participate in the programme are required to email customerservices@albaraka.co.za or call 0860225786 to be excluded from the Loyalty Rewards Programme.
5. The Loyalty Rewards Program will run from 24th April 2023 and will continue until 31st March 2024, or for such extended period/s thereafter as determined and mutually agreed to by the parties.
6. Customers can earn loyalty cash back rewards by paying for transactions as per in 1. above at, the following Checkstar Stores; Overport, Mount Edgecombe and Durban City Centre
7. Customers can conclude any number of transactions as per in 1. above at Checkstar., subject to the following conditions:
 - 7.1 A minimum spend on transactions as per in 1. above, of R100.00 (One Hundred Rands) per month.
 - 7.2 A cumulative maximum spend on transactions as per in 1. above R5000.00 (Five Thousand Five Hundred Rands) per month.
 - 7.3 Cancellations and any subsequent refunds will result in reversal of the transaction and hence reversal of the cash back rewards.
8. Your Al Baraka Transactional Banking Account will be credited with the applicable cash back loyalty reward by the 25th of the following month, or quarterly. This will be reflected on your statement with the reference "Loyalty Reward Program". You will receive a SMS notification advising you of the cash back rewards earned.
9. Cash back loyalty rewards will be paid at the following rates:
 - 9.1 For the period 24th April 2023 to 31st March 2024, customers will be eligible to earn a cash back reward of 10 % of their spend on transactions as per in 1. above, which cash back reward may be extended at the sole discretion of the Bank for further monthly periods or as mutually agreed between the Bank and Checkstar. For the period subsequent to 24rd April 2023, the cash back reward percentage may vary.
10. The cash back rewards are not transferrable and cannot be exchanged for cash at Checkstar.
11. Cash Back rewards will not be awarded where transactions as per in 1. above was not processed due to any reason including, but not limited to, the following:
 - 11.1 The Banks electronic system being off-line; or
 - 11.2 Checkstar systems being offline, malfunctioning or not in operation.
12. The Bank shall not be liable to: -
 - 12.1 Award cash back rewards for any transactions as per in 1. above not being processed using the Al Baraka Debit Card.
 - 12.2 Address any queries pertaining to service delivery and quality of goods. You are directed to forward such queries to the Management of Checkstar.

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13. The cash back Loyalty Reward will be calculated and credited to the relevant transactional banking account only in respect of qualifying transactions as per in 1. above reflected on the account's bank statement.
14. All participating Customers will be bound to the Terms and Conditions as regulated by the Bank from time to time.
15. Allocation of the loyalty cash back rewards are at the sole discretion of the Bank and Checkstar the Bank and Checkstar reserves the right to conduct due diligence requirements in terms of a customer's conduct on their account and reserves the right not to credit the account with the loyalty cash rewards if such conduct is found unsatisfactory.