THE ZENITH VIRTUAL CARD CASHBACK CAMPAIGN

Terms and Conditions



Campaign Overview

The Zenith Virtual Card Cashback Campaign seeks to encourage the activation, usage and adoption of the newly rolled out Zenith Virtual Cards for online and digital transactions.

Campaign Period

The campaign will run from **November 27, 2026 to January 31, 2027.**

Eligibility

The Campaign is open to Zenith Bank customers who:

- Hold individual accounts and have generated or will generate a Virtual Card via ***966#** and **Zenith Internet Banking**.
- Maintain their cards in good standing throughout the Campaign Period.

Qualifying Transactions

a. A qualifying transaction is any successful purchase made using an eligible Zenith Virtual Card during the Campaign Period.

b. Transactions must be paid with the card for a cardholder to qualify.

c. Eligible transactions may include:

- e-Commerce purchases
- Subscription payments
- Online merchant transactions.
- In-app purchases

Rewards

All customers who spend to the tune of GHS3,000.00 and above will be rewarded with GHS300.00 Cashback.

Exclusions

The following transactions will not qualify for campaign rewards:

- Reversed, refunded, cancelled or disputed transactions.
- Cash withdrawals or cash-equivalent transactions.
- Transactions deemed fraudulent, suspicious or in breach of the Bank's policies.
- Any transaction specifically excluded by the Bank.

Fraud and Misuse

The Bank reserves the right to disqualify any participant who:

- Attempts to manipulate the Campaign.
- Engages in fraudulent activity.
- Breaches the Bank's card terms and conditions.

By participating in the Campaign, participants consent to the processing of their personal information for the purpose of administering the Campaign and its associated prizes, in accordance with applicable data protection laws and the Bank's Privacy Policy.

The Bank reserves the right to audit all qualifying transactions and disqualify any participant suspected of fraud, system abuse or unnatural transaction patterns. The Bank reserves the right to amend, suspend, extend or terminate the campaign and its terms and conditions at its discretion.

Campaign Contact Support

For enquiries, please contact Zenith Directon **0302 680 884** or **054 200 0111** or e-mail **cardservices@zenithbank.com.gh.**