



Stanbic Bank



**Masta_{WA}
Miamala**



Participation Mechanics and Terms & Conditions

1. Campaign Overview

- The Masta wa Miamala (Master of Transactions) campaign is designed to encourage customers to use Stanbic Bank Tanzania's transaction channels more frequently. Customers will be rewarded for performing eligible transactions during the campaign period.

Campaign period: 23rd September 2025 – 23rd December 2025

Reward pool: Cash rewards of up to TZS 100,000

2. How to Participate

To qualify, customers must perform transactions using any of the following Stanbic Bank channels during the campaign period:

- Stanbic Visa Debit Card (POS payments & online/eCommerce)
- Stanbic ATMs (cash withdrawals)
- Stanbic Wakala (cash withdrawals)
- Stanbic Internet Banking
- Stanbic Smart App
- USSD *150*29#

Every successful transaction completed through these channels counts towards your total. The more transactions you perform, the higher your chances of being rewarded.

3. Reward Categories

- Rewards will be allocated based on transaction frequency as follows:
- Top Transactors** – TZS 100,000 each (Top 10 customers with highest number of transactions)
- Mid Transactors** – TZS 50,000 each (Top 10 customers with steady and consistent activity during the campaign period)
- Dormant/Low Transactors** – Top 20 reactivated or previously low-activity customers will win TZS 25,000 each

4. Winner Selection

- Winners will be identified based on transaction counts recorded in Stanbic Bank systems across the campaign period.
- Only successful and completed transactions will be considered (failed, reversed or fraudulent transactions are excluded).

- A customer may only win one reward category during the campaign.
- Winners will be notified via SMS and/or phone call using the contact details registered with the Bank.
- Rewards will be credited directly into winners' Stanbic Bank accounts within 5 working days after notification.

5. Eligibility

- Campaign is open to all active Stanbic Bank Tanzania retail customers with valid accounts.
- Customers must hold a Stanbic Visa Debit Card and/or be registered on Stanbic digital banking channels.
- Employees of Stanbic Bank Tanzania and their immediate family members are not eligible to win rewards.

6. General Terms & Conditions

- By participating in this campaign, customers agree to be bound by these Terms & Conditions.
- Stanbic Bank reserves the right to verify the eligibility of participants and disqualify any individual engaged in fraudulent or suspicious transactions.
- Rewards are non-transferable and cannot be exchanged for any other benefit.
- Stanbic Bank's decision on winner selection will be final and binding.
- The Bank reserves the right to amend, suspend or terminate the campaign at any point without prior notice.
- By accepting a reward, winners agree to allow Stanbic Bank to use their name and likeness for marketing and publicity purposes, without additional compensation.
- Participation in the campaign does not exempt customers from applicable fees or charges associated with transactions.
- All transactions are subject to Stanbic Bank's standard banking terms and conditions.

7. Contact Information

For questions or further information, please contact Stanbic Bank Tanzania:

Customer Care: 0800 751 111

Website: www.stanbicbank.co.tz

Download the Stanbic Smart App: Search on Play store/Apple Store/Huawei -> Standard/Stanbic Bank



Stanbic Bank



Masta WA Miamala

Utaratibu wa Ushiriki, Vigezo & Masharti

1. Muhtasari wa Kampeni

Kampeni ya Masta wa Miamala (Master of Transactions) imeandaliwa ili kuhamasisha wateja kutumia chaneli za benki ya Stanbic Bank Tanzania ili kufanya miamala mara kwa mara. Wateja watazawadiwa kwa kufanya miamala inayostahiki katika kipindi cha kampeni.

Kipindi cha Kampeni: 23 Septemba 2025 – 23 Desemba 2025

Zawadi: Fedha taslimu hadi TZS 100,000

2. Jinsi ya Kushiriki

Ili kustahiki, mteja anatakiwa kufanya miamala kupitia mojawapo ya njia zifuatazo za Stanbic Bank ndani ya kipindi cha kampeni:

- Kadi ya Stanbic Visa Debit (malipo ya POS & malipo ya mtandaoni/eCommerce)
- ATM za Stanbic (utoaji wa fedha taslimu)
- Stanbic Wakala (utoaji wa fedha taslimu)
- Stanbic Internet Banking (benki mtandao)
- Stanbic Smart App
- USSD *150*29#

Kila muamala uliofanikiwa kupitia njia hizi utahesabiwa. Kadri unavyofanya miamala mingi zaidi, ndivyo nafasi zako za kushinda zinavyoongezeka.

3. Makundi ya Zawadi

Zawadi zitatolewa kulingana na wingi wa miamala kama ifuatavyo:

- **Top Transactors** – TZS 100,000 kila mmoja (wateja 10 wa juu wenye idadi kubwa zaidi ya miamala)
- **Mid Transactors** – TZS 50,000 kila mmoja (wateja 10 wa juu wenye idadi kubwa zaidi ya miamala)
- **Dormant/Low Transactors** – Wateja 20 wa juu waliorejeshwa au waliokuwa na miamala michache chache awali, kisha ikaongezeka watashinda TZS 25,000 kila mmoja

4. Uchaguzi wa Washindi

- Washindi watachaguliwa kwa kuzingatia idadi ya miamala iliyorekodiwa kwenye mifumo ya Stanbic Bank katika kipindi chote cha kampeni.
- Ni miamala iliyofanikiwa na kukamilika pekee ndiyo itakayohesabiwa (miamala iliyoshindikana, kurejeshwa au yenye udanganyifu haitahesabiwa).



- Mteja anaweza kushinda tu katika kundi moja la zawadi.
- Washindi watajulishwa kupitia SMS na/au simu kwa kutumia mawasiliano yaliyosajiliwa benki.
- Zawadi zitaingizwa moja kwa moja kwenye akaunti za washindi ndani ya siku 5 za kazi baada ya taarifa ya ushindi.

5. Vigezo vya Ustahiki

- Kampeni iko wazi kwa wateja wote hai wa Stanbic Bank Tanzania wenye akaunti halali.
- Mteja lazima awe na Kadi ya Stanbic Visa Debit na/au asajiliwe kwenye njia za kidijitali za Stanbic.
- Wafanyakazi wa Stanbic Bank Tanzania na familia zao za karibu hawastahiki kushinda zawadi.

6. Vigezo & Masharti

- Kwa kushiriki katika kampeni hii, mteja anakubali masharti haya.
- Stanbic Bank ina haki ya kuthibitisha ustahiki wa mshiriki na kumtoa yeyote atakayebainika kufanya miamala yenye udanganyifu au yenye shaka.
- Zawadi hazibadilishiki na haziwezi kubadilishwa na manufaa mengine.
- Maamuzi ya Stanbic Bank kuhusu uteuzi wa washindi ni ya mwisho na yatazingatiwa.
- Benki ina haki ya kubadilisha, kusimamisha au kumaliza kampeni wakati wowote bila taarifa ya awali.
- Kwa kukubali zawadi, washindi wanakubali kuruhusu Stanbic Bank kutumia majina na picha zao kwa madhumuni ya kimasoko na matangazo bila fidia ya ziada.
- Ushiriki katika kampeni hauondoi ada au gharama zozote za miamala zinazohusika.
- Miamala yote itakuwa chini ya masharti ya kawaida ya kibenki ya Stanbic Bank.

7. Taarifa za Mawasiliano

Kwa maswali au maelezo zaidi, tafadhali wasiliana na Stanbic Bank Tanzania:

Huduma kwa Wateja: 0800 751 111

Tovuti: www.stanbicbank.co.tz

Pakua Stanbic Smart App:

Tafuta kwenye Play Store / Apple Store / Huawei -> Standard/Stanbic Bank