



LIPA SIMPO (TANQR) FEE REDUCTION CAMPAIGN – TERMS & CONDITIONS

1. Campaign Period

The Lipa Simpo (TanQR) Fee reduction Campaign “**Tembea Na Lipa Simpo**” will run from **4th February to 30th April 2026**.

2. Eligibility

The Campaign is open to all eligible Stanbic Bank Tanzania customers who make payments using the **TanQR (Lipa Simpo)** payment option during the Campaign Period.

3. Campaign Offer

During the Campaign Period, customers will benefit from **temporary pricing optimisation**, including:

- A **reduced transaction fee structure** on TanQR (Lipa Simpo) payments and
- A **flat fee cap of TZS 1,000** for all TanQR (Lipa Simpo) transactions **above TZS 40,000**.

4. Scope of Application

- The promotional pricing applies **only** to transactions completed via **TanQR (Lipa Simpo)**.
- Transactions conducted through other payment channels, including **A2W (Account to Wallet)** and **W2M (Wallet to Merchant)** outside TanQR, are excluded from the Campaign.

5. Non-Transferability

The Campaign benefits are **non-transferable, non-exchangeable** and **cannot be redeemed for cash**.

6. Pricing Review Post-Campaign

The promotional pricing is **temporary** and valid only for the Campaign Period. Stanbic Bank Tanzania reserves the right to **review, amend or revert pricing** after the Campaign based on transaction performance, customer behaviour insights and commercial considerations.

7. Monitoring & Data Usage

By participating in the Campaign, customers consent to the Bank:

- Tracking transaction volumes, values and usage patterns and
- Using anonymised insights to inform future pricing and product optimisation strategies.

8. Right to Amend or Terminate

Stanbic Bank Tanzania reserves the right to **amend, suspend or terminate** the Campaign or these Terms & Conditions at any time, with or without prior notice, subject to applicable laws and regulatory requirements.

9. General

- Standard Stanbic Bank Tanzania account and transaction Terms & Conditions continue to apply.
- Any suspected fraud, abuse or misuse of the Campaign may result in disqualification from the Campaign benefits.

