

LOCATIONS

NAIVAS	Naivas Westlands	Naivas Prestige	Naivas Embu	Naivas Kubwa	Naivas Westlands	Naivas Prestige	Naivas Embakasi	Naivas Prestige	Naivas Westlands
	Naivas Greenspan Mall	Naivas Nakuru Supercentre	Naivas Kisumu Mega Plaza	Naivas Thika road	Naivas Mountain view	Naivas Greenspan Mall	Naivas Kingara Road	Naivas Nakuru Supercenter	Naivas Greenspan Mall
	Naivas Kitengela	Naivas Nyali	Naivas Nakuru Westside Mall	Naivas Likoni	Naivas Karen one-stop	Naivas Katani	Naivas Waterfront Karen	Naivas Nyali	Naivas Kitengela
	Naivas Spur Mall	Naivas Mountain view	Naivas Kisii Hyper	Naivas Nyeri	Naivas Buruburu	Naivas Kilimani	Naivas Gateway mall	Naivas Mountain view	Naivas Spur Mall
	Naivas Kingara Road/	Naivas Waterfront Karen	Naivas Ruai	Naivas Kitengela	Naivas Utawala	Naivas Capital Center	Naivas Prestige	Naivas Waterfront Karen	Naivas Kingara Road/
	Naivas Katani	Naivas Capital Center	Naivas Kakamega	Naivas Ananas mall	Naivas Langata mid link	Naivas Ruai	Naivas Embakasi	Naivas Capital Center	Naivas Katani
	Naivas Capital Center	Naivas Embakasi	Naivas Imara	Naivas Rongai	Naivas Thindigua	Naivas Kiambu road	Naivas Imara	Naivas Embakasi	Naivas Capital Center

NAIVAS SPEND & WIN PROMOTION — TERMS & CONDITIONS

1. Eligibility:

This promotion is open exclusively to **Naivas shoppers who spend KES 3,000 or more in a single transaction** at participating Naivas outlets.

- The transaction must be paid **using an Equity Bank Card** (Debit or Prepaid).
- The payment must be processed **on an Equity POS machine** located within Naivas.

Transactions below KES 3,000 or paid via non-Equity channels do **not** qualify.

2. Participation Mechanic:

To enter the promotion, customers must present at the activation desk:

- A valid Naivas purchase receipt reflecting **KES 3,000+** spent;
- Confirmation that payment was processed through an **Equity POS terminal**;
- The **first four (4)** and **last four (4)** digits of the Equity Card used.

Under no circumstance will full card details or PIN information be requested.

3. Win Process:

Each verified winner will receive a **KES 500 reward**, redeemable immediately at the activation booth.

4. Reward Allocation:

- The total reward pool is capped at **KES 1,000,000**, allocated to **2,000 winners**.
 - A maximum of **111 winners per day** will be rewarded across all outlets.
 - Each participating outlet may award **up to 15 winners per activation day**, once daily allocations last.
- All rewards are issued on a **first-come, first-served** basis.

5. Promotion Duration:

The activation runs for **18 days**, including **9 weekends**, or until the full reward pool is depleted—whichever occurs earlier.

6. Verification Requirements:

To redeem a reward, participants must present:

- A clear, original or digital Naivas receipt dated within the activation day;

- Proof of Equity Card payment processed via an **Equity POS terminal**.
- The first and last four digits of the Equity Card used.

Equity Bank and Naivas reserve the right to verify transaction details for auditing and reconciliation.

7. Limitations & Restrictions:

- Altered, unreadable, or damaged receipts will be rejected.
- Rewards are **non-transferable, non-exchangeable**, and cannot be redeemed for cash beyond the fixed KES 500 reward.
- Lost receipts will not be replaced and will invalidate participation.

8. Fraud Prevention:

Attempts to submit fraudulent receipts, manipulate card details, or misrepresent transactions will result in **instant disqualification**.

Equity Bank and Naivas reserve the right to request additional verification where fraud is suspected.

9. Photography & Publicity:

By participating, customers agree that Equity Bank and Naivas may capture photos or videos during the activation for marketing and reporting purposes.

Customers may decline photography at the point of capture.

10. Exclusions:

Employees, promoters, agents, and contractors of Naivas, Equity Bank, and activation agencies directly involved in the promotion are **not eligible** to participate.

11. Liability:

Equity Bank and Naivas shall not be liable for:

- Lost or damaged receipts;
- System errors, POS downtime, or technical issues;
- Interruptions caused by regulatory actions, security incidents, or force majeure events.

Participation is voluntary and at the customer's own risk.

12. Right to Amend:

The promoters reserve the right to **modify, suspend, or terminate** the promotion without prior notice if necessitated by operational, security, or regulatory requirements.

13. Acceptance of Terms:

Participation in this promotion constitutes **full acceptance** of these Terms & Conditions.

Customers who do not agree with the terms should refrain from participating.