



**EARN REWARD POINTS
EVERY TIME YOU TRANSACT.**

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iMBA
POINTS

IMBA REWARD POINTS!

EARN I&M CREDIBLE REWARD POINTS EVERY TIME YOU TRANSACT.

Looking for a good reason to do more transactions at your I&M Bank Account? We recognise, celebrate and reward our customers with IMBA Reward Points. This is an innovative program that rewards you every time you do a transaction either at our branches or through any of our self-service channels like i-Click Internet Banking, I&M Mobile and at the ATMs.

We reward you with points equivalent to 2% of transaction charges on all eligible transaction types, with exception of salary and bulk payments that earn points at the rate of 1% of transaction charges.

AMAZING BENEFITS AND FEATURES OF IMBA REWARD POINTS

- Free and automatic enrollment into IMBA Reward Points program.
- Everyone is a winner! With IMBA Reward Points, you automatically earn points any time you do a chargeable transaction.
- Wide range of transaction coverage. IMBA Reward Points are awarded on almost all banking transactions and channels;
 - i-Click internet banking transactions
 - I&M Mobile transactions
 - Various transactions at our branches
 - Trade Finance related transactions
 - Salary processing and bulk payments
 - ATM and POS transactions
- Once points are credited to your transactional account, they become part of your available account balance. You spend them the way you want!

TIPS AND IMPORTANT POINTS ON IMBA REWARD POINTS PROGRAM

- Based on your transactions, points are accumulated daily and credited to your active transactional account on a quarterly basis i.e. after every 3 months.
- You can view your IMBA Rewards Points balance on i-Click internet banking, I&M Mobile and on your account statement.
- IMBA Reward Points exclude interest charged on credit facilities and all penalty related charges.
- Minimum points that can be earned are equal to 0.01 for each chargeable transaction.
- Minimum points that can be redeemed shall be equal to KES 0.01 or 0.01 in any foreign currency after conversion.
- Maximum charge amount on which IMBA Reward points can be earned for various transaction categories are set as below;

Transaction category	Maximum charge on which the IMBA Reward Points are eligible
Trade Finance transactions	5,000,000
Non-Trade Finance transactions	100,000
Salary and bulk payments	250,000

- Points are earned based on transaction charges excluding excise duty.
- Points are earned on active accounts only. You must have a valid operative account at the time of IMBA Reward Points redemption.
- In the event of account closure and no other operative account is held at I&M Bank, customer will receive 25% of accumulated points. The balance will be forfeited.
- IMBA Reward points program is subject to Terms and Conditions applicable to various Bank products, services as well as General Terms and Conditions.

Enjoy the benefits of IMBA Reward Points. Start earning your points now by doing more transactions!