

CHECKSTAR LOYALTY REWARDS PROGRAMME

TERMS AND CONDITIONS

1. The Loyalty Rewards Program applies to all Point of Sale (“POS”) transactions excluding card not present transactions and cash withdrawals.
2. The Loyalty Rewards Program is open to Debit Card holders holding any of the following Transactional Banking Accounts: -
 - o Classic
 - o Pensioner
 - o Istart
 - o Foreigner
 - o Staff
3. All abovementioned Al Baraka Bank Transactional Banking Accounts automatically qualify to participate in the Loyalty Programme. Transactional Banking account holders who do not wish to participate in the programme are required to email customerservices@albaraka.co.za or call 0860225786 to be excluded from the Loyalty Rewards Programme.
4. Customers can earn loyalty cash back rewards by making purchases at participating Checkstar supermarkets in the greater Durban area.
5. Customers can conclude any number of purchase transactions at the participating Checkstar supermarkets using their Al Baraka Debit Card in order to qualify for the loyalty cash back reward, subject to the following conditions:
 - 5.1 A minimum spend of R100.00 (One Hundred Rand) per transaction;
 - 5.2 A cumulative maximum spend of R5,000.00 (Five Thousand Rand) per month.
6. Cash back loyalty rewards will be paid at the following rates:
 - 6.1 For the months June - October 2021, excluding July 2021, Customers will be eligible to earn a loyalty cash back reward of 1% of their spend, which reward shall be payable by the Bank to its customers;
 - 6.2 For the month of July 2021, Customers will be eligible to earn a bonus cash back reward of 5% of their spend, which bonus cash back reward may be extended at the sole discretion of the bank for further monthly periods up till 31 October 2021 or as mutually agreed between the Bank and participating Checkstar supermarkets.
7. Your Al Baraka Transactional Banking Account will be credited with the applicable cash back loyalty reward by the 10th of the following month, and will be reflected on your Statement with the reference “Loyalty Reward Program”. You will receive a SMS notification advising you of the cash back rewards earned.
8. The Loyalty Rewards Program will run from 1st June 2021 and will continue until 31st October 2021, or for such extended period/s thereafter as determined and mutually agreed to by the parties.
9. The cash back rewards are not transferrable and cannot be exchanged for cash at the Bank or at participating Checkstar supermarkets.
10. Cash Back rewards will not be awarded where a POS transaction was not processed due to any reason including, but not limited to, the following:
 - 10.1 The Banks electronic system being off-line; or
 - 10.2 The POS Device at the participating Checkstar supermarket being offline, malfunctioning or not in operation.
11. The Bank shall not be liable to:-
 - 11.1 Award cash back rewards for any cash transactions upon presentation of a point of sale system’s receipt or store receipt as all transactions must be paid for using the Al Baraka Debit Card.
 - 11.2 Address any queries pertaining to service delivery and quality of goods and services purchased at any of the participating Checkstar supermarkets. You are directed to forward such queries to the Management of the respective Checkstar supermarket.
12. The cash back Loyalty Reward will be calculated and credited to the relevant transactional banking account only in respect of qualifying purchase transactions reflected on the account’s bank statement.
13. All participating Customers will be bound to the Terms and Conditions as regulated by the Bank from time to time.