

# Terms and Conditions – Cashback Promo

## Eligibility

**Eligible Users:** To be eligible for this promotion, download the Kowri app, sign-up, and verify your account.

**Campaign Duration:** Airtime, Super Sunday and bill payment campaigns run throughout the year.

**Eligible Channels:** Cashback applies only to **purchases made in-app**. It does not apply to USSD (\*227#) purchases.

## Airtime Cashback

**Cashback Offer:** You can earn **up to 50%** cashback, **capped at GHS 50** for cumulative daily airtime purchases. All airtime cashback rewards shall not exceed a maximum of GHS 50 per day, regardless of the number of transactions..

**Cashback per Transaction:** Cashback is awarded for daily airtime transactions.

**Processing Time:** All cashback rewards will be credited to your Kowri wallet within **72 hours**, excluding weekends and public holidays.

**Wallet Requirement:** You must have an active Kowri wallet as at the time the transaction was made to receive cashback rewards.

## Super Sunday Cashback

**Cashback Offer:** On Sundays, you earn **25% cashback**, **capped at GHS 50** for **sending money via the Kowri app**. All Super Sunday cashback rewards will not exceed a maximum of GHS 100 per day, regardless of the number of transactions.

**Super Sunday Eligibility:** Cashback applies exclusively to **Send Money transaction charges** completed on Sundays between **8:00 AM and 2:00 PM**.

[PUBLIC]

Kowri Terms & Conditions - Cashback

14th January 2026



**Processing Time:** All cashback rewards will be credited to your Kowri wallet within **72 hours**, excluding weekends and public holidays.

**Wallet Requirement:** You must have an active Kowri wallet as at the time the transaction was made to receive cashback rewards.

## Utility Cashback

**Cashback Offer:** Earn **5% cashback**, capped at **GHS 50**, on monthly cumulative utility payments per each utility type made via the Kowri app.

**Eligible Utilities:** Utility Cashback applies to **monthly ECG, DStv and GOtv** payments only.

**Cashback Reward:** Cashback is **credited to your Kowri wallet at the end of each month** for your cumulative utility payments made during that month.

## Returning User Cashback Campaign (January)

**Cashback Offer:** For the month of January, users who have not transacted in 60 days (November & December 2025) earn cashback on their **first successful transaction after reactivation**, based on the transaction type below:

- **Airtime:** 50% cashback, capped at **GHS 50** per day
- **Super Sunday:** 50% cashback on transaction charges for transactions completed on Sundays between **8:00 AM – 2:00 PM** per each Sunday
- **Bill Payments (ECG, DStv, GOtv):** 5% cashback, capped at **GHS 50** per month

**Eligibility & Limits:** This cashback reward applies **only once**, on the user's **first transaction after reactivation**. Subsequent transactions will revert to **standard cashback offerings**.

Cashback shall be **credited to your Kowri wallet at the end of the month** of January.

## KYC Cashback

**Cashback Offer:** Subject to the discretion of the Company, if you complete your KYC verification during the promo period you can **earn up to** GHS 50 cashback.

**Eligibility:** KYC cashback is awarded once per verified user within the campaign period.

## Cashback Redemption & Processing

**Processing Time:** All cashback rewards will be credited to your Kowri wallet within 72 hours, excluding weekends and public holidays.

**Wallet Requirement:** You must have an active Kowri wallet to receive cashback rewards.