

AliExpress UBA Black Friday Campaign Terms & Conditions

Effective Date: [08/12/2025]

-

(Please read the following carefully before participating in the Campaign)

The use of your UBA Mastercard in connection with the AliExpress “End of Year” Campaign shall be subject to the terms and conditions of this Agreement between:

UNITED BANK FOR AFRICA PLC (hereinafter referred to as "we", "us", or "our")
and

THE CARDHOLDER (hereinafter referred to as "you" or "your" “users”).

“Cardholder” shall include (where appropriate) any person you have authorized the Bank to issue the Card to.

PROMOTION OVERVIEW

The Promotion is the AliExpress “End of Year” Campaign (the "Promotion" or “Campaign”), organized by Mastercard Inc. in partnership with AliExpress. UBA participates as a card-issuing bank to enable eligible UBA Mastercard cardholders to access the Promotion.

By using your UBA Mastercard in connection with the Campaign you accept and agree to be bound by these Terms and by any applicable AliExpress platform rules.

1. Payment Discount Campaign Period (the “**Campaign Period**”):

1.1 Initial Campaign Period:

The discount is initially valid from 00:00 AM (Nigeria local time) on December 11th, 2025, to 23:59 PM (Nigeria local time) on January 3rd, 2025.

1.2 Modification Rights:

- UBA reserves the right to shorten, extend, or terminate the Campaign Period at its sole discretion.
- Any changes will be communicated via UBA’s official channels.

1.3 Real-Time Eligibility Check:

- **The availability of discounts is ultimately determined by the payment gateway status at the time of checkout page. The following messages will be displayed on the checkout page when the UBA Mastercard cards discount is applicable: "Pay with UBA Mastercard card to enjoy up to \$35 off ".**
- Users are advised to confirm discount applicability before completing payment.

2 Eligibility Criteria

2.1 The instant off offers (the "Promotion") is available with listed conditions:

- Users shall have valid UBA Nigeria Mastercard cards issued in Nigeria, Liberia, Congo, Cote D’Ivoire, Ghana, Cameroon, Sierra Leone, Zambia, Benin, and Chad.
- The offer is available only through the AliExpress app or website.
- The offer is applicable only when the ship-to address for order made on AliExpress app or website is located within territory of Nigeria, Liberia, Congo, Cote D’Ivoire, Ghana, Cameroon, Sierra Leone, Zambia, Benin, and Chad.

- The total budget for this campaign is limited. First come, first served for eligible users.

2.2 Excluded circumstances:

- The Promotion is not applicable on digital wallet payments, e.g. Apple Pay.
- If the payment is canceled or not completed during the payment process, the use of Promotion will be considered used and cannot be applied to future orders.

3. Promotion Mechanics

3.1 Promotion Structure:

"Instant Off" means the immediate reduction in the total payable amount during checkout when payment is made using an eligible bank card.

"Minimum Spend" means the actual payment amount threshold that must be reached to trigger the discount.

Type 1: USD 10 Instant Off with a Spend range USD 20 to USD 69.99

Type 2: USD 35 Instant Off with a Minimum Spend of USD 70

Both instant off discounts can be redeemed with using UBA Mastercard with any of the following cardbins :

521603,
555771,
534400,
555796,
534401,
535025,
555791,
529147,
534402,
542961,
555545,
555612,
555849,
521605,
523627,
522613,
534403,
555830,
534408,
543317,
555990,
517868,
519863,
519885,
519911,
529820,
532748,
538956,

539586,
545993,
548365,
530332,
534406,
555861,
526263,
530807,
534405,
540783,
543561.

3.2 Usage Restrictions

- Each user can redeem the two types of Instant-Off up to 3 times each during the Campaign Period.

Users can apply up to one type of Instant Off on single transaction.

- The Instant Off can only be applied when the actual amount paid, after all other discounts have been used, meets the corresponding Minimum Spend Threshold, and all conditions for using those discounts are met.

3.3 Redemption Process:

The Instant Off shall be automatically applied at checkout when using the UBA Nigeria Mastercard cards, if eligible.

3.4 FEES AND CHARGES

i Your normal card fees and charges continue to apply as set out in your UBA Mastercard Cardholder Agreement.

ii Where a refund, reversal or chargeback is processed, any fees or charges debited by networks or merchants may still apply in accordance with network rules.

4. Query Resolution

If you have any questions or need assistance regarding this Payment Discount Campaign, please contact the UBA Help Center or your bank's customer service

For chargebacks and reversals, UBA will act in accordance with card network rules (including Mastercard rules) and may require your cooperation and documentation. You acknowledge that chargeback outcomes are not guaranteed and are subject to the card scheme's procedures and timelines.

5. General Provisions

5.1 Promoter Information :

Promoter: This Payment Discount Campaign ("Campaign") is organized and promoted by United Bank for Africa (UBA) Nigeria Plc ("UBA"). Co-Promoter: Alibaba.com Singapore

E-Commerce Private Limited, a company incorporated in Singapore with its registered office at 51 Bras Basah Road, #01-21 Lazada One, Singapore 189554, serves as the co-promoter of this Campaign.

5.2 Dispute Resolution:

This Payment Discount Campaign (“Campaign”) is organized and promoted by United Bank for Africa (UBA) Plc and its participating subsidiaries across the following countries: Nigeria, Liberia, Congo, Côte d’Ivoire, Ghana, Cameroon, Sierra Leone, Zambia, Benin, and Chad (collectively, the “Participating Countries”).

By participating in this Campaign, you agree that:

The Campaign shall be governed by and construed in accordance with the laws of the respective Participating Country where the transaction or cardholder account is domiciled.

In the event of any dispute, controversy, or claim arising out of or in connection with this Campaign, such dispute shall be resolved through arbitration or other dispute resolution mechanisms in accordance with the applicable laws of that country, unless otherwise required by local regulations.

UBA Plc reserves the right to designate a common dispute resolution forum, such as Lagos, Nigeria, for administrative coordination where cross-border issues arise between subsidiaries.

Nothing in these Terms and Conditions shall limit the rights or protections granted to consumers under the mandatory laws of their country of residence.5.3 English Version Prevails:

In case of discrepancy between English and Arabic texts, the English version shall govern.

5.4 Other terms and conditions of AliExpress and UBA Nigeria also apply; however, for the purposes of this Payment Discount Campaign, in case of any conflict, the terms displayed here shall prevail.

5.4.1 These Terms and Conditions are supplemental to, and shall be read together with the applicable:

- a. Mastercard scheme rules and operating regulations;
- b. UBA Mastercard Cardholder Terms and Conditions;
- c. UBA Mobile Banking Terms and Conditions;
- d. UBA Online Banking Terms and Conditions; and
- e. any other terms and conditions applicable to your UBA account and card usage (together, the “Underlying Terms”).

5.4.2 You acknowledge and agree that a breach of any of the Underlying Terms in connection with your participation in this Promotion may expose UBA to claims, penalties, losses, or liabilities. You undertake to indemnify and hold harmless UBA from and against any such losses, liabilities, costs, damages or expenses (including regulatory fines and reasonable legal fees) incurred by UBA as a result of your breach or non-compliance with the

Underlying Terms

5.5 Data Protection:
UBA will process your personal data in accordance with applicable data protection laws and regulations of your country of residence. By participating in this Campaign, you consent to the collection, processing, transfer and use of your personal data for the purposes of administering the Campaign and fulfilling legal and regulatory requirements.

5.6 Limitation of Liability:
UBA is not responsible for the quality, delivery, or fulfillment of goods or services purchased on AliExpress. UBA's liability is limited solely to the administration of the payment discount campaign. All product-related queries, complaints, or disputes should be directed to AliExpress or the relevant merchant.

UBA acts solely as a card-issuing bank enabling eligible UBA Mastercard cardholders to participate in this Campaign. UBA is not responsible for the operation of the AliExpress platform, product fulfilment, delivery, merchant performance, or any representations made by AliExpress.

UBA shall not be responsible for any technical failures, payment gateway errors, or connectivity issues on the AliExpress platform which may prevent the discount from being applied

5.7 INDEMNITY

5.7.1 You (the Cardholder) shall fully indemnify, defend and hold harmless UBA, its affiliates, officers, directors, employees, agents, representatives and assigns (collectively, the "Indemnified Parties") from and against any and all liabilities, losses, damages, costs, expenses, fines, penalties, judgments and settlements (including reasonable legal fees and expenses) (together "Losses") arising out of or in connection with:

- (a) your participation in the Promotion or use (or misuse) of the Card in connection with the Promotion;
- (b) any breach by you of these Terms (including any representations, warranties and undertakings made by you);
- (c) any fraudulent, negligent, willful or unlawful act or omission by you;
- (d) any claim, action or demand made by any third party (including merchants, service providers, other cardholders, or consumers), any financial institution, card network (including Mastercard), payment processor, regulatory, supervisory, governmental or law enforcement authority, or any other person or body, in each case arising from or in connection with any transaction effected using your Card or your participation in the Promotion;
- (e) any chargeback, reversal, refund claim, regulatory fine, penalty or other liability incurred by UBA or any Indemnified Party in connection with any transaction effected using your Card.

5.7.2 Notification and cooperation: You shall notify UBA in writing (including by email)

promptly upon becoming aware of any matter which may give rise to a claim under this Clause, and in any event within five (5) business days of becoming aware of the same. Failure to notify UBA promptly shall not relieve you of your indemnity obligations, except to the extent that UBA is demonstrably and materially prejudiced by such delay.

Survival: The indemnity shall survive termination or expiry of these Terms and is in addition to any other rights or remedies available to UBA at law or in equity.

CUSTOMER ACKNOWLEDGEMENT

I, _____ (Cardholder Name), hereby confirm that I have read, understood and agree to be bound by the Terms and Conditions of the UBA AliExpress UBA Black Friday Campaign Terms & Conditions

Signature: _____

Date: