



Terms and Conditions

Jumia 0% Interest Easy Payment Plan (EPP)

The following terms and conditions apply to the Jumia 0% Interest EPP (Easy Payment Plan) campaign (the “campaign”). These terms and conditions applicable to Jumia purchases/checkouts only.

By participating in the Jumia 0% Interest EPP campaign, you will be deemed to have read, understood, and accepted these terms and conditions.

Campaign period: October 15th, 2021 to 15th September 2022

Easy Payment Plan (EPP) Terms and Conditions

1. Eligible purchases are purchases/checkouts made via Jumia of KES10,000 or above.
2. Upon approval of each Easy Payment Plan application, the cardholder must pay for the approved credit card transactions in the approved instalments over such number of months in such amounts as we approve.
3. The bank will bill the credit card account for the approved instalments from the time the application is approved until full payment of all approved instalments is made. The amount of all approved instalments will be included in calculating the credit limit of the cardholder at any one time.
4. We may require that Easy Payment Plan be applicable only to certain credit card transactions of a specified minimum value.
5. Application for EPP must be made by the primary cardholder. The primary cardholder may apply for EPP for transaction amount on the primary and supplementary cards under his/her account through the Jumia Website. The cardholders are not eligible for EPP if the sum of credit used of all accounts under the primary cardholder exceeds his/her credit limit.

The following transaction types are not eligible for EPP:

- i. Easy Payment Plan is not applicable for any cash advance, Credit Card Funds Transfer and such other promotions and transactions we may determine.
- ii. Transactions below Kes. 10,000
- iii. Disputed transactions of which their authenticity have been questioned by the cardholder; cash advance transactions; interests and all service fees (such as credit card annual fees, cash advance transaction fees, liquidated damages, over limit fees, and other credit card charges) charged in accordance with the provisions in the bank's credit card user agreement and Bank's Service and Price Guide.
- iv. Transactions that have not been posted to the cardholder's account or have been billed in the cardholder's statement.
- v. Transactions the amount of which exceeds current balance for consumption. Current balance for consumption refers to any outstanding balance for consumption of all

accounts (including both the primary and supplementary card accounts) under the primary cardholder as of the application date of the transaction instalment plan, excluding any outstanding balance for cash advance, transaction instalment, statement instalment, cash instalment or annual fee or interests.

6. Effective application period of EPP

EPP takes immediate effect upon successful application by the cardholder.

7. Calculation of "principal amount of EPP"

The amount of the transaction that customer applies for the EPP will be the principal amount of the EPP. Cardholder cannot apply a partial amount of any single transaction as the principal amount.

"Instalment tenors" refers to the number of instalments opted by the cardholder. The cardholder may apply for 6 instalment, or such other tenors agreed between the bank and the

cardholder.

8. Interest payable

The amount under EPP will be interest free (0%).

9. Amount payable

Amount payable per tenor or instalment amount that shows on each statement shall prevail.

Other matters pertaining to EPP

The instalment tenors and principal amount cannot be changed upon the cardholder's successful application of EPP. Outstanding instalment balance shall not be eligible for further instalment plan.

The cardholder may apply for early pay-off of outstanding instalment balance at no extra charge.

The cardholder shall pay in full the outstanding instalment balance for the remaining tenors.

If the cardholder wants to cancel his/her credit card during the instalment, he/she must first pay off all outstanding EPP balances before applying for cancellation of the credit card.

By agreeing to apply for the EPP, the cardholder is deemed to have read, understood, and accepted these Terms and Conditions and agrees to be bound by them.

The Bank reserves the right to amend these Terms and Conditions and will duly notify the cardholder of such amendment.