Wendi

By

Pearl Bank



Terms and Conditions

This promotion is approved by the National Lotteries and Gaming Regulatory Board of Uganda. Not for persons below 18 years old.

Wendi by Pearl Bank is regulated by the Bank of Uganda under license no. PSP17/23.
Customer Deposits are protected by the Deposit Protection Fund of Uganda up to UGX 10 million.
Terms & Conditions apply.

These Terms and Conditions govern participation in the Wendi promotional competition (the "Promotion") organized by Pearl Bank Uganda Limited (the "Organiser"). The Promotion is subject to the Lotteries and Gaming Act, applicable regulations, the requirements and approval of the National Lotteries and Gaming Regulatory Board ("NLGRB"), and all other applicable laws of Uganda. Participation constitutes acceptance of these Terms and Conditions.

1. Description

Pearl Bank Uganda Limited, a commercial bank licensed by Bank of Uganda as a Payment Services Provider operates an electronic money payment system under the trade name of "Wendi" to provide electronic money (payment) services and serves as an E-Wallet Platform, to its customers both locally and internationally.

The enabled Wendi services among others include; Cash Deposit & Withdrawal Services, Balance Inquiry/Mini statements, Intra Bank transfer, Funds transfer both domestic and cross-border, Merchant or utilities Payment Services - Bill payment, airtime top-ups, All domestic payments, bulk transactions; including payments of salaries, benefits, pensions and payments to Government beneficiaries, savings products, in partnership with an institution licensed to offer savings products or services, Transfers to and from the bank and wendi i.e wallet to bank and bank to wallet, and transfers to other mobile wallets.

2. Duration.

The Promotion shall run from 26th October 2026 to 13th February 2027 (the "Promotion Period"). Entries received outside the Promotion Period are invalid. The Promotion shall not commence unless and until the Organizer has obtained the required NLGRB approval or licence.

3. Eligibility

Participation is open to Wendi customers who are natural persons aged 18 years or above and ordinarily resident in Uganda. Employees, directors and officers of the Organiser, its agents, participating merchants, service providers and their immediate family members are not eligible to enter. The Organiser may require reasonable proof of age, identity, residency and account ownership before awarding a prize. No person may enter on behalf of a minor.

4. How to Enter

1. Download and use the Wendi app or dial *229#.

2. Pay for fuel or pay a bill with a transaction value of UGX 10,000 or more.

3. Each qualifying transaction will constitute an entry into the weekly prize draw, subject to the entry limits below.

5. Entry Fee and Qualifying Spend

There is no separate entry fee. To qualify, a customer must complete an eligible fuel or bill-payment transaction of at least UGX 10,000.

6. Entry Limits

A maximum of one entry per category—fuel or bill payments—may be earned per day. Subject to this daily category limit, completing more qualifying transactions increases a customer's chances of winning.

7. Prizes

Weekly prizes may include:

- Fuel vouchers valued at UGX 30,000, UGX 50,000 or UGX 100,000;
- Cash rewards of UGX 100,000;
- Household appliances, including blenders and microwave ovens; and
- Smartphones.

The particular prize awarded will be determined through the applicable weekly draw.

8. Entry and Transaction Verification

Eligible fuel and bill-payment transactions of UGX 10,000 or more will be captured and verified through the Wendi system. Only transactions recorded as qualifying by the Wendi system will be entered into a draw.

9. Winner Selection& Notification

Winners will be selected in weekly draws using a tested and auditable digital randomizer, in accordance with the approved draw procedure and any NLGRB supervision or reporting requirement. Draw records shall be retained for audit. A potential winner will be contacted using the mobile number registered to the relevant Wendi account and may be required to complete identity and transaction verification. The Organiser will not request a winner to pay money, disclose a PIN or password, or transfer funds in order to claim a prize.

10. Prize Claims

A potential winner must claim the prize within 30 days after notification and provide the verification information reasonably required by the Organiser. Verification shall be limited to information necessary to confirm eligibility and the qualifying transaction. If a potential winner is ineligible, cannot be contacted after reasonable attempts, or fails to claim within the stated period, the prize shall be dealt with in accordance with the approved Promotion rules and any NLGRB direction, which may include selection of an alternate winner. Prizes are not transferable or exchangeable except where the Organiser permits an equivalent substitute of equal or greater value. Any tax imposed by law shall be handled as required by Ugandan law.

11. Publication of Terms

These Terms and Conditions, the approved promotional materials, the Promotion Period, draw dates, entry limits, available prizes, claim procedure and any material amendment shall be published through the Organizer's official channels and made readily accessible to participants. Publication and advertising shall comply with the NLGRB approval and applicable Ugandan law. No material change that disadvantages participants shall apply retrospectively.

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12. Liability & Disclaimers:

Nothing in these Terms and Conditions excludes or limits liability that cannot lawfully be excluded or limited. Subject to that qualification, the Organiser shall not be liable for loss caused by events beyond its reasonable control, including telecommunications or payment-system interruption, provided that the Organiser has used reasonable care, maintained appropriate safeguards and taken reasonable steps to remedy the disruption. The Organiser remains responsible for prizes validly won and for obligations imposed by applicable law. Participants remain responsible for keeping their Wendi credentials, PINs and devices secure.

13. Severability

If any words in any rule make an obligation, restriction or provision which is or becomes invalid, illegal or unenforceable then, to the extent required to make such rule valid, legal and enforceable and to give effect to the original intention of the organizer, such words or (if the entire rule is affected, the relevant clause) shall be deemed to have been omitted from these terms and conditions, but the remainder of which shall remain in full force and effect.

14. Data Privacy

The Organiser will collect and process only personal data reasonably necessary to administer the Promotion, verify eligibility and transactions, contact winners, award prizes, prevent fraud, meet legal and regulatory obligations, and resolve complaints. Processing shall be carried out in accordance with the Data Protection and Privacy Act, the Data Protection and Privacy Regulations and the Organizer's applicable privacy notice. Where consent is relied upon, it must be freely given, specific, informed and capable of withdrawal without affecting processing already lawfully undertaken.

Personal data may be shared only with authorized employees, processors, professional advisers, regulators, law-enforcement bodies or courts where necessary and lawful. Service providers must process data only on documented instructions and under appropriate confidentiality and security safeguards. Personal data shall be retained only for as long as necessary for the stated purposes or any applicable statutory retention period, and shall then be securely deleted or anonymized.

Participants may exercise applicable rights of access, correction, objection, restriction, erasure and complaint by contacting the Organiser through the contact details published with the Promotion. Direct marketing and publication of a winner's image, voice or testimonial require a separate lawful basis or specific consent and are not a condition of receiving a prize, except that the Organiser may publish a winner's name and general location where required by law or the approved rules and after giving appropriate notice.

15. Termination, suspension and Limitation

The Organiser may suspend, amend or terminate the Promotion only where reasonably necessary because of fraud, illegality, a material technical failure, force majeure, or a direction or approval of the NLGRB or another competent authority. Any action shall be proportionate, documented, promptly communicated through the same channels used to advertise the Promotion and shall, so far as reasonably possible, preserve valid entries and accrued participant rights. The Organiser may disqualify an entrant who tampers with the entry process, uses multiple or false identities, reverses a qualifying transaction, commits fraud, or otherwise breaches these Terms and Conditions, after reasonable verification.

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16. Complaints and Dispute Resolution

A participant may submit a complaint through [customer-care telephone number/email/address on the Bank's official website]. The Organiser shall acknowledge and handle complaints fairly and within the period required by applicable law. A participant may also refer a regulatory complaint to the NLGRB, the Personal Data Protection Office, Bank of Uganda or another competent authority, as applicable. Nothing in this clause limits a participant's right to seek relief from a court of competent jurisdiction.

17. Governing Law and Regulatory Approval

These Terms and Conditions are governed by the laws of Uganda. The Promotion is subject to the Organiser obtaining and maintaining all approvals required by the NLGRB and any other competent authority. If there is a conflict between these Terms and Conditions and a mandatory legal or regulatory requirement, that requirement shall prevail and the remaining provisions shall continue in effect.

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