Bigkoko Gift Cards

A smart gift anyone can appreciate. For general enquiries regarding Bigkoko Gift Cards, Call +250 (0) 790-927-282, email us: gifts@bigkokogroup.com

- The gift of endless possibilities. Bigkoko Gift Cards can be used everywhere "Bigkoko Gift Cards Accepted here" signage is displayed in West, South & East African Countries.
- Can be used online or redeemed at a participating clearing vendor service at physical retail locations that accept BIGKOKO GIFT CARD payments.
- No fees after purchase.
- Funds do not expire
- 24/7 customer service available.

Getting started with BIGKOKO GIFT CARDS?

Three Options!

- E-gift Cards
- Shop Specific Gift Cards
- Custom Cards.

FAQ about Bigkoko Gift cards

If you have questions about Bigkoko Gift Cards, please read below or contact our support center. Getting Started.

General Information & Getting started.

Where can I find my order history?

- If you have a Bigkoko Gift Account, view your order by signing in to gift.bigkokogroup.com with your Email Address and Password. Then press "My Orders" under My Account to view your Order History.
- If you checked out as a guest or are not logged into your Bigkoko Gift Account, you can click the <u>"Track Order"</u> link at the bottom of the page and enter your Email Address and Order Number.

Where can I buy a Bigkoko Gift Card?

• You can buy Bigkoko Gift Cards online at https://bigkokogroup.com. You can also buy them at participating Retail outlets/locations.

What type of gift cards does Bigkoko sell?

• Three options are available for your pick. E-gift cards, Custom gift cards and shop specific gift cards. E-gift & custom gift cards are delivered via email. Shop specific gift cards are physical gift cards you can use at participating/selected vendors.

What payment option can I use to purchase a Bigkoko Gift Card?

- You can purchase Gift Cards using Mobile money (if you are in Rwanda), Visa, American Express, Swish, Google pay or Discover credit/debit cards (if you are outside East Africa). You can also purchase Bigkoko Gift Cards online with PayPal, Venmo, or Click to Pay at checkout. Regardless of payment method, we strive to complete your purchase.
- Please note Bigkoko cannot accept cash payment methods for custom & e-gift cards.

Does Bigkoko Gift cards expire?

- The funds on both Physical and e-Gift Cards never expire. However, your Gift Cards may have an expiration date listed to facilitate transactions.
- The "Valid Through" Date indicated on the back of your Physical Gift Card or displayed on your e-Gift Card is not actually an expiration date. It is intended primarily for fraud protection purposes and permits your Gift Card to be used for ordering online or by phone

Where to use Bigkoko Gift Card?

• You can use Bigkoko issued Gift Cards anywhere "Bigkoko Gift Card Accepted Here" signage is displayed. Shops, supermarkets, pump station, hotels, restaurants etc and online on our Market Place. And you can it to make purchases up to the amount on the gift card.

How to activate your Bigkoko Gift Card?

Many Bigkoko issued Gift Cards are activated upon purchase and ready to use. However, if yours
requires activation, you will typically receive an email together with the Gift Card number,
instructions and a toll-free phone number.

Do Shops/Vendors issue their own Gift Cards through Bigkoko Group Inc?

• No. We sell Gift Cards under Brands for use on selected shops. While these Gift Cards are guaranteed by Bigkoko Group Inc. the names of selected shops/vendors might appear on specific Gift Cards. Kindly note that when you purchase such gift cards, it means you can only use it on that specific shop or pay only that shop. This is especially useful for discounted sales.

How to check Bigkoko Gift Card Balance?

Start by looking at the back of your gift card (For physical, shop specific Gift Cards). Typically, you'll find a toll-free number you can call to discover your balance. Or you can check your balance by visiting our website and entering your card's 16-digit number and security code/email.

What should I do if my gift card is lost or stolen?

- Report a lost or stolen card immediately to us by calling the toll-free number listed on our website.
- You'll need to provide details about the lost or stolen Bigkoko issued gift card for cancellation & replacement. Be prepared to establish proof of ownership.
- Registering your gift card is always a good idea. We usually replace a gift card only if it's actually been registered upon purchase.

My gift card was declined. What should I do?

- Check to make sure there are sufficient fund on the card before making a purchase.
- If the purchase is declined and you believe the card has sufficient funds, please contact us using the toll-free number

How do I give Bigkoko issued Gift Cards as a present?

 When gifting a card, remember to give the recipient all the materials you received when you purchased the Card. These material include the card number, PIN, name, amount, terms & conditions.

Is there any amount limit for Bigkoko Issued Gift Card?

 Yes. The minimum amount you can purchase is \$5 equivalent of your local currency, and the maximum amount you purchase is \$1000 equivalent of your local currency

My gift card has no money, should I discard it?

• If you are planning to return anything you bought from a vendor, you might want to hold onto your Gift Card for some time.

Do Bigkoko Gift Cards work internationally

• If your gift card states **Valid only in Rwanda** on the front, it's an issued **Domestic Use Only** card. Although your gift card will be accepted at locations outside of Rwanda if you use it online, it's welcome at thousands of shops where Bigkoko gift cards are accepted.

How do I use my gift card Online?

• When you're ready to check out keep your gift card number & PIN handy and then, in the online form, fill in your 16-digit card number, and PIN number. You'll want to make sure that your gift card's balance is enough to cover the amount of your purchase.

How do I use my gift card over the phone?

• Keep your gift card number, PIN & any other information associated with the card handy and then call our Toll-free number +250 (0) 790-927-282 when asked, provide the following information: 16-digit card number, name, PIN, email and phone number.

Can I use my gift card in pump station, restaurants, supermarkets?

- You sure can—but there may additional steps. At gas stations, you should be able to pay at the pump. If your transaction can't be completed, you'll need to use a store specific card inside the station.
- Hotels and car rentals often require a store specific card and that'll mean that they have to put a "hold" on your card—so part of the balance of your gift card may not be available. And, for

tipping, we may decide to authorize your transaction for an additional 20% above your total bill. The amount of your tip is still your choice though.

Can I top up my gift card with additional money?

• Yes. A Bigkoko Gift card can be reloaded with additional funds. Simply follow the instruction on our Top up page.

Can I send some amount on gift card with some else?

 Yes. You can gift someone else some amount from your gift card, provided the person also have a gift card. To share/transfer, simply follow the instructions on our Gift-a-gift page.

How can I check my gift card balance?

For directions on how to check your gift card balance, please visit our <u>Gift card balance</u> page.

How do I activate my gift card?

 Most gift card we issue are already activated. To learn about activating and using your Gift card, please visit the Gift card balance page.

Where do I go if I want to ask more questions?

 To locate more helpful information on Bigkoko Gift cards, please visit the FAQ area on the Bigkoko Gift card page which covers everything from what to do if your Gift card is lost or stolen to making returns using your gift card.

Who do I ask about information regarding my gift card?

- Please contact our support center for information about your account or card transaction data. This helps ensure that access to the information is only provided to authorized individuals, subject to our verification processes.
- You can find the address and telephone number of your card details. The telephone number may also appear on the back of the card itself (for shop specific cards).
- To learn more about how Visa uses your personal information, please visit the Privacy page

How do I resolve unauthorized charges?

 We can help you resolve issues regarding unauthorized transactions. Contact our support center.

What will I do if a merchant will not accept my gift card?

• Our payment experience is incredibly important to us. Merchants who display the "Bigkoko Gift Card Accepted Here" signage are not permitted to choose whether or not to accept a Bigkoko gift card for payment if the customer is acting in good faith.

- Bigkoko has over 1,000 vendor clients that we have issued cards on their behalf, and sign up merchants/customers to use them. These businesses set the terms and conditions for their customer relationships and, therefore, handle all customer service matters relating to them.
- We recommend that you notify us if you have any issue regarding a merchant. We will look into it.

Shipping & Delivery

Where can I ship a Physical Shop Specific Gift Card to?

- If you're logged into your Bigkoko Gift Account, you can ship Physical shop specific Gift Cards to up to three addresses.
- If you are checking out as a Guest, you can only ship to one address, which can be different than the billing address.
- The other option is to pick up at any retail outlet of your choice.
- You cannot ship Gift Cards to PO Boxes, APO or FPO addresses, or international addresses.

How long does it take for a Gift Card to be delivered?

- Most approved e-Gift Card orders are delivered within 15 minutes but can take up to 24 hours.
- Delivery time for Physical shop specific Gift Cards depends on the shipping method selected. You can opt for Rush (1-3 business days), Expedited (3-4 business days), or Standard Mail (5-6 business days). Otherwise you can pick up at any designated outlet. If you select Rush or Expedited, you will receive the tracking number via email once the order ships.
- If your Physical Gift Card has not arrived by the max number of business days listed above for the selected shipping method, please call +250 (0)-790-927-282 with your Order Number.
- Actual delivery times are subject to order information verification, processing, and carrier transit timeframes. As delivery delays are beyond our control, refunds cannot be provided if your order is delayed by the carrier.

Delivery Delays

• We will not be responsible for delivery delays due to unforeseen circumstances beyond our control, such as delays due to severe weather, natural disasters, strikes, or other carrier delays. We cannot guarantee delivery on behalf of the carrier and refunds will not be issued for delivery delays for any reason.

Usage

Are there monthly fees or usage fees with my Bigkoko Gift Card?

• Other than the purchase fee (flat 1.2%), there are no fees associated with your Bigkoko Gift Card.

How do I use my Bigkoko Gift Card to shop online?

- Make sure the balance on your Bigkoko Gift Card is more than the entire cost of the purchase, including taxes and shipping. Check your balance at <u>balance.bigkokogroup.com</u> or call +250 (0) 790-927-282.
- Please note: some transaction types require a hold of up to 20% above the purchase amount. See your Cardholder Agreement for more information.
- Select "Credit" or "Debit" as the payment method (Do not select "Gift Card").
- In the Payment Method section, enter the Gift Card information as you would a credit or debit card.
- If you are paying a vendor, have details about the vendor's MID.
- In the Billing Address section, please fill in your name and address.

Can I convert a Bigkoko e-Gift Card into a Physical shop specific Gift Card?

 Yes, additional fees apply to transfer your e- Gift Card funds onto a Physical shop specific Bigkoko Gift Card.

Can I get cash with my Bigkoko Gift Card?

 Bigkoko Gift Cards cannot be used at ATMs nor can you get cash back from any of your purchases. But you can make purchases to the full extent of your balance.

Cancel Order

Can I cancel an order?

- In the interest of processing your order as quickly as possible, once your order has been submitted there is no way to return or cancel the order. We highly encourage you to review your cart and checkout details before checking out.
- Why was my Gift Card order canceled?
- Please call Customer Service at +250 (0)-790-927-282 to get details about your canceled order.
- Can I get a refund on my Gift Card purchase?
- You may be able to get a refund on your purchase. Terms and conditions apply. See Cardholder
 Agreement for details or call +250 (0)-790-927-282 to find out how you can get a refund on your
 purchase.

Lost or Stolen Gift Cards

What do I do if my Gift Card is lost or stolen?

• If you believe that your Card has been lost or stolen, you need to notify us immediately by calling +250 (0)-790-927-282. You will be asked to provide us with the Gift Card Number and other identifying information. We cannot provide a replacement unless you provide your Gift Card Number and all other requested identifying information.

I lost my "Order Confirmation" email. How can I get it reissued to me?

 Please contact us for assistance at +250 (0)-790-927-282 to obtain another "Order Confirmation" email.

How do I resend an e-Gift Card if the recipient lost or didn't receive the email?

• If the recipient did not receive the e-Gift Card email, you can resend the email by going to gift.bigkokogroup.com and log into your Account or enter the email address you used to order.

Security

I am affected by a security incident that may be cause by or impact my gift card, who do I contact?

• If you are a customer or vendor experiencing, or being affected by, a security incident that is caused by, or may impact, a Bigkoko product or service, please email gc-security@bigkokogroup.com

How do I report a security vulnerability?

• If you believe you have discovered a vulnerability on a Bigkoko website, product, or service, please contact our support center.

What should I know about email fraud?

Be aware of any email message that requests personal data—such as passwords, PINs or your social security number—or sends you to a website that asks for such information.
 These messages may involve the illegal practice of "spoofing," or forging an email address to resemble another, legitimate address and business. Remember to never send personal information via an email. If you have received an email that spoofs Bigkoko, please notify us of the specifics of the illegal email.

What should I know about phone fraud?

- It's important for consumers to know that Bigkoko will not call or e-mail gift cardholders to request their personal account information. Bigkoko call centers do not initiate outbound telemarketing calls. Consumers should not respond to any e-mails or phone calls with requests for any personal card information and are advised to immediately report the situation to local law enforcement as well as to abuse@bigkokogroup.com. Cardholders should also know that Bigkoko's zero liability fraud policy ensures that they are not held responsible for any unauthorized purchases.
- Bigkoko's Zero Liability Policy does not apply to certain gift cards and anonymous prepaid card transactions or transactions not processed by Bigkoko. Gift Cardholders must use care in protecting their card and notify us immediately of any unauthorized use. Contact our support center for more detail.

I was contacted by someone claiming to be from Bigkoko. Is this real or scam?

- If you receive a call or email asking for your information, do not provide it. You can report a phone scam that uses Bigkoko's name by emailing us at abuse@bigkokogroup.com Bigkoko doesn't call or email cardholders and request personal information.
 - My identity was stolen, what should I do?
- If you believe you've been a victim of identity theft, call +250 (0) 790927282 ID-HOTLINE. You should also make a report to the police.

I have concerns about the merchant I did shopping with.

• If you have concerns involving a merchant, you can take action immediately by <u>filling</u> out this form.

Bigkoko brand and marketing

How do I contact Bigkoko about sponsorship?

 All sponsorship requests must be sent in writing to: Marketing Dept. (Event & Sponsorship)
 Bigkoko Transcontinetal Gruppen (Filial).
 Birger Jarlsgatan 57 C, 11356 Stockholm Sweden.

Accepting Visa

I want to accept Bigkoko gift card for my business how do I apply?

Bigkoko accepts registration of vendors/businesses that will accept our payment option.
 If you would like to accept Bigkoko Gift Card at your business, please contact our support center or learn more about becoming a Bigkoko merchant.

Contact Us

Trying to purchase a Bigkoko Gift Card?

• If you have questions about purchasing Gift Cards online, please call us at +250 (0)-790-927-282.

Already purchased a Bigkoko Gift Card?

• If you have questions about a Bigkoko Gift Card you've already purchased, please contact us for assistance at +250 (0)-790-927-282