

OFFER TERMS AND CONDITIONS:

This Marketing Program (“**Program**”) is offered by SBI Card & Payment Services Ltd. (“**SBICPSL**”) under an arrangement with Haier (“**Merchant**”). It is open to all legal residents of India holding a valid and current SBI Credit Card (“**Cardholder**”) and to whom a communication is sent by SBICPSL and/or Haier.

The Validity of the Program (“**Term**”) is as mentioned below:

From 27th September till 3rd November 2019, (both days including) unless extended by SBICPSL and Haier by mutual consent in writing for a further period “**additional term**”.

1. All SBI Credit Cardholders excluding SBI Corporate Credit Card with no payment outstanding of more than 30 days are covered under this Program.
2. Under this Program, cardholder can avail:
 - a. Upto 20% Cashback on select Haier Products

Minimum Transaction Slab	Offer Cashback	Valid on
20k - 40k	5%	5% on EMI or 5% on No EMI
40k - 60k	10%	5% on No EMI or 10% on EMI
> 60k	20%	Rs. 3000 on No EMI or 20% on EMI

- b. Minimum Transaction Amount: **INR20000**. Maximum Cashback: **INR 12500** per card during the term only
 - c. Offer shall be applicable on both EMI & No EMI transaction. Please refer to Merchant List for further details.
3. Cashback for eligible transactions would be posted by **03.02.2020**
4. In case of full cancellation/return of your order, transaction will not qualify for the Offer under this program. If you cancel a part of your order, you will qualify for the Offer only on the net amount you pay on the basis eligibility.
5. For Retail / POS Transaction: Cashback Offer is valid only on transactions done on Pinelabs swipe machine under 'Brand EMI' option & only if 'Upto 20% Cashback' is mentioned on chargeslip. Customers are requested to retain charge slip for 180 days post program end date.

Other Terms and Conditions:

1. The above Offer is by way of a special offer for SBI Credit Cardholders only excluding SBI Corporate Credit Cardholders and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement between SBI Card and their cardholders. The terms of the above Program shall be in addition to and not in derogation of the terms contained in the card member agreement.
2. Any query regarding the program will be entertained only till 03.11.2019. Post such date, SBICPSL & Haier will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
3. No two offers can be clubbed together. In case where SBI Card has Cashback offer with certain Retailer / LFR, then cardholder will only be eligible for that Brand/OEM Cashback offer for purchases of Haier during above mentioned offer period. In such cases the T&C of Haier Cashback offer will be applicable and Retailer /LFR Offer will not be applicable.
4. Cashback Offer also applicable on EMI transactions.

5. 14% rate of interest applicable on monthly reducing balance for 3,6,9,12 Month EMI transactions & 15% rate of interest applicable on monthly reducing balance for 18&24 Month EMI transactions. In addition to the mentioned T&C SBI Card's EMI T&C will also be applicable, for details, pls check <https://www.sbicard.com/en/offer-terms-conditions.page>

5% Cashback will be posted as Post Facto Cashback: 90 days from Offer end date, on 03 Feb 2020 (For Retail / POS transaction: Haier might give 'Manufacturer Cashback' on SBI Credit Card 3, 6, 9, 12 Month EMI Transactions on select products. In such cases, 'Manufacturer Cashback' will be posted upfront at the time of conversion. Such transactions will be eligible for 'Upto 20% Cashback' offer subject to meeting offer criteria & terms. Eg.: If for 3 month EMI transaction, Haier is bearing 2.29% Cashback, then the total Cashback customer could be eligible for will be 2.29% + 'Upto 20% Cashback' . However 'Upto 20% Cashback' will be posted later to cardholder's account)

6. SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any direct liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to Haier.
7. All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in this communication.
8. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
9. Products offered under this program are subject to availability from the respective participating merchants/sellers of Haier and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products.
10. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
11. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Haier.
12. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
13. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Haier on products/services made available by it and the same shall be at the sole risk and consequences of Haier and without reference to SBICPSL.
14. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
15. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
16. SBICPSL reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card subject to intimation to Haier of such disqualification.
17. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
18. SBICPSL and Haier reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
19. Delinquent and over-limit SBI Credit card members will not qualify for this Offer.
20. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
21. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.

22. Any disputes arising out of the Offer between SBICPSL and Cardholder shall be subject to arbitration by a sole arbitrator to be appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996 and amendment thereof. The place of arbitration shall be at New Delhi, India and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL or Haier or any of its affiliates.
23. SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.