Offer Terms and Conditions

1. This marketing program ("Program") is from SBI Card & Payment Services Ltd. (formerly known as SBI Card & Payment Services Private Ltd.) ("**SBICPSL**") under an arrangement with Xiaomi Technology India Private Limited ("**Xiaomi**") and is open to all residents of India holding a valid and current SBI/TATA Credit Card ("**Card**") and to whom a communication is sent either by SBICPSL and/or Xiaomi.

2. All SBI/TATA Credit Cardholders ("Cardholder") excluding SBI Corporate Credit Card ("Card") with no payment outstanding of more than 30 days and are covered under this Program.

3. The Offer is valid from 12 Oct'19 to 16 Oct'19 ("**Offer Period**"), unless revoked or extended by Xiaomi and SBICPSL, without any prior notice and without any liability.

4. Under this Program, cardholder can avail 10% Instant Discount on Xiaomi Products during the offer period on transactions of Rs. 6,500 (Rupees Seven Thousand Five Hundred only) or more made/effected using SBI/TATA Credit Card.

5. Max Discount per card is Rs 1000

6. The Offer is applicable on Xiaomi website – www.mi.com ; Mi Mobile App or Mobile Site.

7. Offer is valid once per card during the offer period.

8. The offer is also valid on EMI transactions done at the time of purchase. 14% Rate of interest applicable on monthly reducing balance for EMI transactions on SBI/TATA Credit Card.

9. Offer might not be applicable on select products as per the discretion of Xiaomi

10. Offer is not applicable on cancelled/returned orders

Other Terms & Conditions

1. The above Offer is by way of a special offer for SBI/TATA Credit Cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the card agreement and Convert2EMI terms and conditions. The terms of the above offer shall be in addition to and not in derogation of the terms contained in the card agreement and Convert2EMI terms and conditions.
2. Any query regarding this Program shall only be entertained during Offer Period. Post such date; SBICPSL will not entertain any correspondence or communication regarding this Program from any cardholder.
3. SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability to Xiaomi.
4. All the existing offers, gifts, cashbacks etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in the communication.

5. Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. SBICPSL shall under no circumstances be responsible towards the same.
6. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
7. Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by SBICPSL or Xiaomi
8. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Xiaomi on products/services made available by it and the same shall be at the sole risk and consequences of Xiaomi without reference to SBICPSL
9. All government levies such as GST, sales tax, TDS, local taxes, octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
10. Cardholders are not bound in anyway to participate in the Programs. Any such participation is voluntary and the same is being made purely on a "best effort basis".
11. Xiaomi and/or SBICPSL reserve the right to disqualify the Cardholder 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.
12. Xiaomi and/or SBICPSL reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these Offer Terms 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.
13. All disputes between the Cardholders and SBICPSL will be resolved inter se and Xiaomi will not (nor will be liable or obliged to) mediate or resolve any dispute or disagreement between the Cardholders and SBICPSL.
11. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at New Delhi and language of arbitration shall be English. The existence of a dispute, if at all, shall not constitute a claim against SBICPSL.