OFFER TERMS AND CONDITIONS

1. This Marketing Program ("Offer") is offered by SBI Card & Payment Services Ltd. ("SBICPSL") under an arrangement with Hotspot Retail Private Limited ("Partner").
2. It is open to all legal residents of India holding a valid and current SBI/Tata Credit Card excluding SBI/Tata Corporate Credit Card, Cashback SBI Credit Card and SBI Paytm Cobrand Card ("Cardholder"). Offer is not valid on Rupay Credit Card transactions done via UPI.
3. The Validity of the Program ("Term") is from **17.10.2026 (00:00 hrs) till 30.11.2026 (23:59 hrs)**,(both days including) unless extended by Hotspot Retail Private Limited by mutual consent in writing for a further period "additional term".
4. Under this Program, card holder can avail:
    a. Up to ₹11000 Instant Discount at Hotspot Outlets.

Offer	EMI Transaction		No EMI Transaction	
	Transaction Slabs	Discount Amount	Transaction Slabs	Discount Amount
	20000-49999	10%	30000-49999	2500
	50000-99999	5000	50000-99999	3500
	>=100000	6000	>=100000	5000
Min Transaction	₹ 20,000		₹ 30,000	
Max Discount per card	₹ 6,000		₹ 5,000	
Max Discount per card (EMI + No EMI)	₹11000 (EMI ₹6000+ No EMI ₹5000)			

    b. Offer is valid only on transactions done on Pine Labs POS terminals at Hotspot outlets (mentioned on www.sbicard.com) using SBI Credit card, during the offer term.
    c. Offer is applicable once per card per month each on EMI transaction & Full Swipe transaction on Pine Labs POS terminals only.
    d. EMI offer available on EMI tenure of 6 months or above.
    e. No two offers can be clubbed together e.g. customer will be eligible for an OEM offer but not for an offer running at Hotspot stores.
    f. Valid only on transactions done on Pine Labs swipe machine under 'Bank EMI' option & only if charge slip mentions that the transaction will be considered for instant discount eligibility basis offer T&C. Customers are requested to retain charge slip for 180 days post program end date.
5. Delinquent and blocked SBI/Tata Cardholders will not qualify for this Offer.
6. In case of full cancellation/return of your order, transaction will not qualify for the Offer under thisprogram. 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 and meeting minimum transaction amount.
7. Applicable Rate of Interest (on monthly reducing balance) and Processing Fee will be levied in case of Merchant EMI transactions. Please check with store staff/chargeslip/merchant payment page for details. In addition to the mentioned T&C SBI Card's Merchant EMI T&Cs will also be applicable. For details, pls check https://www.sbicard.com/en/offer-terms-conditions.page

Other Terms and Conditions:

1. The above Offer is by way of a special offer for SBI/Tata Credit Cardholders only excluding SBI/Tata Corporate Credit Cardholders and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement between SBI and their Clients. The terms of the above Program shall be in addition to and not in derogation of the terms contained in the card member agreement, Merchant EMI Terms and Conditions and Rewards Terms & Conditions.
2. Any query regarding the program will be entertained only till **30.11.2026**. Post such date, SBICPSL & Hotspot Retail Private Limited will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
3. As per Rewards Terms & Conditions, Reward points accrued on offer eligible transactions will be forfeited. Reward points will be forfeited for all transactions done during offer period and considered for Offer computation. At the time of forfeiture in case the Cardholder has inadequate Reward Point balance, then an amount equivalent to Reward Points to be Forfeited will be debited from the Cardholder's account. Effective offers launched from 15 January 2026, reward points forfeiture will be processed within 90 days of Cashback posting date for Cashback offers. In case of Instant Discount offers effective offers launched 15th January,2026 reward points forfeiture will be processed within 120 days of end of offer month. For example, an Instant discount offer ends on 15th January 2026. In this case, end of offer month will be 31st January 2026. Hence, Reward Points forfeiture will happen after 31st January 2026 and before/on 31st May 2026.
4. 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.
5. Products offered under this program are subject to availability from the respective participating merchants/sellers of Hotspot Retail Private Limited and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products.
6. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
7. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Hotspot Retail Private Limited.
8. Returned transactions, disputed transactions (closed in customer favour) or unauthorized/fraudulent transactions will not be considered for the Offer.
9. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Hotspot Retail Private Limited on products/services made available by it and the same shall be at the sole risk and consequences of Hotspot Retail Private Limited. and without reference to SBICPSL.
10. 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.
11. 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.
12. 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 Hotspot Retail Private Limited of such disqualification.
13. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
14. SBICPSL and Hotspot Retail Private Limited 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 ornot, or to extend or withdraw it altogether.

15. Delinquent SBI/Tata credit card members will not qualify for this Offer.
16. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary andthe Offer is being made purely on a best effort basis.
17. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
18. 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 Hotspot Retail Private Limited or any of its affiliates.
19. 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
20. These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.