OFFER TERMS AND CONDITIONS:

1. This Marketing Program ("Offer") is offered by SBI Card & Payment Services Ltd. ("SBICPSL") under an arrangement with H.K.Jewels Pvt. Ltd ("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 ("Cardholder")
3. The Validity of the Program ("Term") is from **15.10.2026 (00:00 hrs)** till **15.11.2026 (23:59 hrs)**, (both days including) unless extended by SBICPSL and H.K.Jewels Pvt. Ltd by mutual consent in writing for a further period ("Additional Term").
4. Under this Program, the Card holder can avail:
    a) 5% Instant Discount at Kisna Diamond & Gold Jewellery Outlets. Refer store list available on (www.sbicard.com) for more details.
    b) Maximum Discount Per Card: Rs.1500
    c) The Offer is valid once per card during the offer period
    d) Offer not valid on Corporate card & Rupay Credit Card transactions done via UPI.
5. Delinquent and blocked SBI/Tata Cardholders will not qualify for this Offer.
6. Cancellations, refunds, or reversals shall be subject to the applicable cancellation policy. In case of a full or partial refund, the offer benefit will be reversed.
7. This is an instant discount offer. No cashback shall be posted.
8. No two offers can be clubbed together.

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.
2. Any query regarding the program will be entertained only till **15.11.2026**. Post such date, SBICPSL and the Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
3. 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 Partner.
4. 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.
5. 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.
6. Products offered under this program are subject to availability from the respective participating merchants/sellers of Partner. and accordingly, SBICPSL in no circumstances shall be liable for nonavailability of any of the products.
7. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
8. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Partner.
9. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
10. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Partner. on products/services made available by it and the same shall be at the sole risk and consequences of Partner. and without reference to SBICPSL.
11. 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.
12. 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.
13. 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 Partner. of such disqualification.
14. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
15. SBICPSL and Partner. 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.

16. Delinquent SBI/Tata credit card members will not qualify for this Offer.
17. 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.
18. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
19. 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 Partner. or any of its affiliates.
20. 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.
21. 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.