

OFFER TERMS AND CONDITIONS:

1. This Marketing Program ("**Program**") is offered by SBI Card & Payment Services Ltd. ("**SBICPSL**") under an arrangement with **Croma** ("**Merchant**"). It is open to all legal residents of India holding a valid and current SBI/Tata Credit Card ("**Cardholder**").
2. The Validity of the Program ("**Term**") is for 3 rounds covering 12 days in Oct-Nov'20, unless extended by SBICPSL and Croma by mutual consent in writing for a further period "**additional term**". Following are the dates for the offer:
 - Round 1: 17 October 2020 – 20 October 2020
 - Round 2: 30 October 2020 – 02 November 2020
 - Round 3: 07 November 2020 – 10 November 2020
3. All SBI/Tata Credit Cardholders excluding SBI/Tata Corporate Credit Card with no payment outstanding of more than 30 days are covered under this Program. Under this Program, cardholder can avail:
 - **5% Cashback** using SBI Credit card, during the term at croma.com and Croma Stores (store list is mentioned on www.sbicard.com)
 - Minimum Transaction Amount: **INR 20,000**
 - Maximum Cashback of **INR 2500** can be availed per card account per round during the term only
 - **Offer is also applicable on EMI transactions**
 - **No two offers can be clubbed e.g. customer will either be eligible for OnePlus offer or Croma Cashback offer**
 - Customer will be eligible for cashback only once, for offer of higher value. e.g. if customer is can avail an instant cashback of Rs 2000 for OnePlus offer and 5% cashback for Croma offer, he will be eligible for offer with a higher Cashback value
4. The cashback is over and above any EMI interest subvention/Manufacturer cashback/discount given by the OEM/Brand.

E.g.: A brand might give Cashback on SBI Credit Card 6 Month EMI Transactions on select products in Croma. In such cases, the Manufacturer cashback (interest subvention) will be posted upfront at the time of conversion. Such transactions will be eligible for 5% Cashback offer subject to meeting offer criteria & terms. E.g.: If for 6 month EMI transaction, brand/manufacturer is bearing 3.96% Cashback, then the total Cashback customer could be eligible for will be 3.96%. However, Manufacturer cashback of 3.96% will be given upfront to customer at the time of EMI conversion whereas 5% cashback will be posted as per the cashback posting date communicated.
5. 14% rate of interest applicable on monthly reducing balance for 3,6,9,12 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>
6. Cashback will be calculated on the net paid amount by the customer post refunds, if any.
7. SBI Card to post the cashback to eligible SBI Credit Card accounts on **09 January 2021**
8. 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.

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 and Convert2EMI Terms and Conditions.
2. The cashback will be credited in the eligible Cardholder's account by SBICPSL as per the above mentioned dates. Cashback will be posted only for those transactions where Merchant ID/Terminal ID is available with SBI Card. For transactions where Merchant ID/Terminal ID is not available with SBI Card (has not been provided by partner/merchant), cashback posting will be done within 7 days of receiving the cardholder request.
3. Any query regarding cashback will be entertained only till 08 February 2021. Post such date, SBICPSL & Croma will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.

4. 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 Croma.
5. 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.
6. 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.
7. Products offered under this program are subject to availability from the respective participating merchants/sellers of Croma and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products.
8. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
9. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Croma.
10. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
11. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Croma on products/services made available by it and the same shall be at the sole risk and consequences of Croma and without reference to SBICPSL.
12. 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.
13. 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.
14. 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 Croma of such disqualification.
15. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
16. SBICPSL and Croma 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.
17. Delinquent SBI/Tata credit card members will not qualify for this Offer.
18. 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.
19. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
20. 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 Croma or any of its affiliates.
21. 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.