OFFER TERMS AND CONDITIONS:

- 1. This Marketing Program ("**Offer**") is offered by SBI Card & Payment Services Ltd. ("**SBICPSL**") under an arrangement with Adani Digital Labs 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 Cards, SBI Paytm Cobrand Card and SBI Cashback card ("Cardholder"). Offer is not valid on Rupay Credit Card transactions done via UPI.
- 3. The Validity of the Offer ("Offer Duration") is every Friday from 27 Sep 2024 (00:00 hrs) expiring on 29 Nov 2024 (23:59 hrs) (both days including) unless extended by SBICPSL and Partner by mutual consent in writing for a further period "additional duration".
- 4. Under this Offer, cardholder can avail:

Categories	% Discount	Min. Trxn (Rs)	Max. Discount (Rs)	Promocode
Domestic Flights (Non-EMI)	10%	5,000	1,200	SBI10D
Domestic Flights (EMI)	10%	7,500	1,800	SBI10DE
International Flights (Non-EMI)	8%	10,000	2,500	SBI8
International Flights (EMI)	8%	15,000	3,500	SBI8IE
Domestic Hotels (Non-EMI)	20%	7,500	3,000	SBISTAYFS
Domestic Hotels (EMI)	20%	7,500	3,000	SBISTAYEMI
International Hotels (Non-EMI)	20%	10,000	6,000	SBISUITEFS
International Hotels (EMI)	20%	10,000	6,000	SBISUITEEMI
Bus (Non-EMI)	10%	400	500	SBIRIDE

- Offer valid for 1 booking per card per month for each promocode
- In case of partial/full cancellation the offer stands void and customer will not be eligible for the discount
- Offer not valid on Corporate cards, SBI Cashback card and Paytm SBI Cobrand card.

General T&C's (Applicable to all LOB's).

- 1. Promo Code for the Offer can be applied under the Promotions tab at the time of booking on Adani One.
- 2. The offer is only valid on the eligible BINs shared by SBIC (Credit Card). If the BIN series of the card does not match with the one provided by SBIC to Adani One team, then the cardholder will need to approach SBIC. Adani One shall be entitled to withhold or deny the Offer to the Customers.
- 3. The Offer shall be valid from 27th September 2024 to 29th November 2024 ("Offer Period").
- 4. Instant Discount shall be provided to the Customer at the time of bookings.
- 5. In case of partial/full cancellation, the offer stands void and the customer will not be eligible for the Offer.
- 6. The Offer can be availed by any new or existing user of Adani One.
- 7. Any dispute or claim regarding the offer must be resolved with Adani Digital directly and customer can contact on Adani One toll Free 1800572111111 & Email Support@adanione.com.

- 8. In case a customer pays through Adani Reward Points partly for the order, customer shall be eligible to get the benefit of instant discount only if the 'Paid amount through card + value of Discount availed' is greater than or equal to the minimum transaction value applicable for the offer.
- 9. Convenience fee will be charged as per the applicability.
- 10. If the customer cancels the service purchase after the discount amount is availed, ADL will deduct the discount amount from the refund, and cancellation charges shall apply.
- 11. The following transactions will not qualify for meeting the spends criteria: ATM cash withdrawals, fee payments, transaction which is either unsuccessful or cancelled/rejected by the SBIC, transactions which are followed up with partial or full reversals or transactions that are cancelled by the card holder.
- 12. Adani One and SBIC retain the right to change or discontinue the Offer at any time during the Offer Period without prior notice.
- 13. This Offer cannot be clubbed with any other offer, Offer is not transferable, non-negotiable and cannot be en-cashed.
- 14. The Offer is not transferable, non-negotiable and cannot be en-cashed.
- 15. The offer is not applicable on payments made through 3rd party wallets, COD, Pay Pal, Gift card and net banking payments.
- 16. In case of partial/full cancellation, the offer stands void and the customer will not be eligible for the discount.
- 17. If there is any rescheduling or cancellation, the customer must bear the fare difference (regardless of whether the component is in the base fare or in tax + surcharge) and other rescheduling/cancellation fees.
- 18. ADL & SBIC are the sole authority for interpretation of these terms in the event of any misuse or abuse of the offer by the customer, ADL & SBIC reserves the right to deny the offer or cancel the booking.
- 19. In no event, the entire liability of ADL & SBIC under this offer shall exceed the booking amount paid by the customer.
- 20. ADL & SBIC shall not be liable for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the offer.
- 21. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- 22. SBIC and Adani One/ ADL will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- 23. The decision of Adani One or SBIC will be final and binding on all and any correspondence in this regard will not be entertained.
- 24. Adani One/ADLand SBIC reserve the right to add/alter/change/ or vary any or all these terms and conditions or to replace, entire or in part, this Offer by another offer, whether like this Offer or not, or to withdraw it altogether, without assigning any reason or without prior intimation whatsoever at any time and without any notice.
- 25. Adani One and SBIC reserves the right to disqualify any user 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 Offer or otherwise by use of the SBIC Credit Card.
- 26. By opting for this discount, every customer expressly agrees that neither ADL nor any of its affiliates will be liable or responsible for any loss or damage whatsoever that a customer may suffer, directly or indirectly, in connection with such discount that arises from such customer's own act of omission or commission. Any person availing this discount shall be deemed to have accepted these terms and conditions.
- 27. The Offer is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.

- 28. Adani One or SBIC shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the user/s under the Offer.
- 29. These terms and conditions are in addition to Adani One Terms of Use and Privacy Notice, to which you agree to by using Adani One and in addition to the conditions applicable to Flights, Hotels and Buses. To the extent these conditions are inconsistent with these terms and conditions, these terms and conditions shall prevail with respect to this discount only.
- 30. These terms and conditions are in addition to Adani One Terms of Use and Privacy Notice, to which you agree to by using Adani One and also in addition to the conditions applicable to listed availed services (https://www.adanione.com/terms-and-conditions). To the extent these conditions are inconsistent with these terms and conditions, these terms and conditions shall prevail with respect to this discount only.

Terms & Conditions (Flights)

- 1. Domestic Full Swipe The customer will receive flat 10% instant discount upto INR 1200, with a minimum bookings value for INR 5000 and above.
- 2. International Full Swipe- The customer will receive flat 8% instant discount upto INR 2500, with a minimum bookings value for INR 10000 and above.
- 3. Domestic EMI The customer will receive flat 10% instant discount upto INR 1800, with a minimum bookings value for INR 7500 and above.
- 4. International Full Swipe- The customer will receive flat 8% instant discount upto INR 3500, with a minimum bookings value for INR 15000 and above.
- 5. A user is eligible to book flights with each coupon codes once per month per card.
- 6. The transaction or the spends should only pertain to expenses on flight ticket booking category as categorized by ADLPL on the Adani Digital platform (app / website) only.
- 7. Instant discount will be calculated on total flight fare which is Base + Tax (excluding ancillaries, insurance, convenience fees).
- 8. To get any infant's ticket issued, the age of infant must be below 2 years and make sure that they have valid proof-of-age documents when they re-checking in and remember that the infant must be accompanied by an adult at least 18 years old. You can book no more than one infant per adult.
- 9. To avail infant fares; the infant must be under 24 months of age throughout the entire itinerary that you're booking. If the age of infant is 24 months or above, then you need to book a separate booking as a child.
- 10. All the tickets/bookings issued to the Customer shall additionally be governed under the terms and conditions as laid out by the respective Airlines/Supplier.
- 11. In case of partial/full cancellation, the Offer stands void and Customer will not be eligible for the discount.
- 12. If there is any rescheduling or cancellation, Customer must bear the fare difference (regardless of whether the component is in the base fare or in tax + surcharge) and other rescheduling/cancellation fees.

Terms & Conditions (Hotels)

- 1. Domestic Hotels (Full swipe + EMI) The customer will receive flat 20% instant discount upto INR 3000, with a minimum bookings value for INR 7500 and above.
- 2. International Hotels (Full swipe + EMI) The customer will receive flat 20% instant discount upto INR 6000, with a minimum bookings value for INR 10000 and above.
- 3. A user is eligible to book hotel with each coupon codes once per month per card.

- 4. Instant discount will be calculated on total hotel fare which is Base + Tax (excluding ancillaries, insurance, convenience fees).
- 5. All bookings are subject to availability.
- 6. The discount is valid per booking. In case you book more than 1 adult in a single transaction, you will still receive the discount on per booking basis only.
- 7. Travel dates to avail this discount are completely open. This discount is valid on adult & child bookings only and is not valid for infants under 2 years of age.
- 8. The transaction or the spends should only pertain to expenses on Hotel booking category as categorized by ADLPL on Adani One (app/website) only.
- 9. In case a customer pays through Adani Reward Points partly for the booking, customer shall be eligible to get the benefit of instant discount only if the 'Paid amount through card + value of Discount availed' is greater than or equal to the minimum transaction value applicable for the offer.
- 10. All the tickets/bookings issued to the customer shall additionally be governed under the terms and conditions as laid out by the respective hotels.

Terms & Conditions (Bus)

- 1. The customer will receive flat 10% instant discount upto INR 500, with a minimum bookings value for 400 and above.
- 2. The transaction or the spends should only pertain to expenses on Bus ticket booking category as categorized by ADLPL on the Adani Digital platform (app / website) only.
- 3. The Offer is valid on booking per card per promo per month using the offer code.
- 4. All the tickets/bookings issued to the customer shall additionally be governed under the terms and conditions as laid out by the Bus Operator.
- 5. Instant discount will be calculated on total bus fare which is Base fare without taxes.
- 6. In case a Customer pays through reward points partly for the order, customer shall be eligible to get the benefit of Instant discount only if the "Paid amount through card + value of Discount availed' is greater than or equal to the minimum transaction value applicable for the offer.
- 7. Convenience fee will be charged as per the applicability.
- 8. All the tickets/bookings issued to the Customer shall additionally be governed under the terms and conditions as laid out by the respective Bus Supplier.

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 SBICPSL 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., Merchant EMI Terms and Conditions and Rewards Terms & Conditions.
- 2. Any query regarding the program will be entertained only till 29.11.2024. Post such date, SBICPSL & Partner 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 01 December 2023, reward points forfeiture will be done within 90 days of Cashback posting date for Cashback offers. In case of Instant Discount offers, reward points forfeiture will be done within 6 months of end of offer month. For example, an Instant discount offer ends on 15th December 2023. In this

- case, end of offer month will be 31st December 2023. Hence, Reward Points forfeiture will happen after 31st December 2023 and before/on 30th June 2024.
- 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 of the Partner.
- 5. All the existing offers, discounts etc. on select/all products or services that are being offered by partner can be availed by the Cardholders as part of this offer as mentioned in this communication.
- 6. Pictures of products shown in the communication sent to the customer either through mailers, push notifications, social media channels, statements or advertised on the website/mobile app, 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/services 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 non-availability of any of the products/services.
- 8. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
- 9. SBICPSL will not be liable for any technical or any offer configuration related issue at Partner platform on account of which cardholder is unable to avail the offer. All such concerns need to be taken up directly with the Partner by cardholder for resolution
- 10. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Partner.
- 11. Returned transactions, disputed transactions (closed in customer favour) or unauthorized/fraudulent transactions will not be considered for the Offer.
- 12. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Partner/Partner's sellers on products/services made available by it and the same shall be at the sole risk and consequences of Partner/Partner's sellers and without reference to SBICPSL.
- 13. 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 Offer was offered.
- 14. 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.
- 15. 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.
- 16. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
- 17. 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 or some 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.
- 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 Seat & Venue 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.

- 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.
- 22. 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.