

Terms and Conditions of the Program

1. This Marketing Program ("**Program**") is offered by SBI Card & Payment Services Ltd. ("**SBICPSL**") under an arrangement with **KHOSLA ELECTRONICS PVT LTD** ("**Merchant**"). It is open to all legal residents of India holding a valid and current SBI/Tata Credit Card ("**Cardholder**") and to whom a communication is sent by SBICPSL and/or KHOSLA ELECTRONICS PVT LTD.
2. The Validity of the Program ("**Term**") is from **2nd Oct'24 (00:00 hrs) and 13th Oct'24 (23:59 hrs)**, (both days including) unless extended by SBICPSL and KHOSLA ELECTRONICS PVT LTD by mutual consent in writing for a further period "**additional term**".
3. All SBI/Tata Credit Cardholders excluding SBI/Tata Corporate Credit Card, SBI Paytm Credit Card, SBI Cashback Credit Card, UPI Transactions done on SBI Rupay Credit card with no payment outstanding of more than 30 days are covered under this Program.
4. Under this Program, cardholder can avail:
 - a. **Up to 15% Instant Discount** per card a/c., at merchant outlets (mentioned on www.sbicard.com) using SBI Credit card during the term
 - b. Minimum Transaction Amount: Rs 20,000. Maximum Instant Discount: **INR 7,500** per card during the term only.

Offer	Up to 15% Instant Discount EMI-15% Non-EMI-5%
Min Trxn.	EMI Rs 20,000 Non-EMI 40,000
Max Discount per card	Rs 7500 (EMI 4500 Non-EMI 3000)

- c. Offer can be availed on Khosla Electronics Point of Sale (POS) stores, only valid on Pinelab terminal. Offer valid one time on EMI transaction and one time on No EMI transaction made on Pinelab POS terminal only
 - d. Offer is also applicable on EMI transactions opted for at the time of purchase/transaction. Applicable rate of interest and processing fee will apply. In addition to these terms and conditions, Merchant EMI T&Cs will also be applicable. For details, pls check <https://www.sbicard.com/en/offer-terms-conditions.page>
5. In case of full cancellation/return of your order, transaction will not qualify for the Offer under this program.
 6. 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.
 7. **Transactions only on Pine Labs POS terminals will be eligible for Instant Discount.**

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 Card, SBI PayTm Credit Card, SBI Cashback 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 **13th Oct'2024**. Post such date, SBICPSL & KHOSLA ELECTRONICS PVT LTD 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 to KHOSLA ELECTRONICS PVT LTD.
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 KHOSLA ELECTRONICS PVT LTD 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/Instant Discount being offered under this Program be settled with cash in lieu by SBICPSL or by KHOSLA ELECTRONICS PVT LTD.
10. Returned transactions, disputed transactions (closed in customer favour) 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 KHOSLA ELECTRONICS PVT LTD on products/services made available by it and the same shall be at the sole risk and consequences of KHOSLA ELECTRONICS PVT LTD 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 KHOSLA ELECTRONICS PVT LTD of such disqualification.
15. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
16. SBICPSL and KHOSLA ELECTRONICS PVT LTD 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 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 KHOSLA ELECTRONICS PVT LTD 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. Offer also valid on EMI Transactions
23. For EMI transactions Offer is only valid on 6,9,12,18 & 24 Month Tenure transactions. 14% rate of interest applicable on monthly reducing balance for 3,6,9,12 Month EMI transactions & 15% rate of interest applicable on monthly reducing balance for 18 & 24 Month EMI transactions.
24. 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>

25. OEM/Brands might give 'Manufacturer Instant Discount' on "Offline Stores" on SBI Credit Card on select tenure & product EMI Transactions. In such cases, the 'Manufacturer Instant Discount' will be posted upfront at the time of conversion. Such transactions will be eligible for Instant Discount offer subject to meeting offer criteria & terms. e.g: If for 6 month EMI transaction, OEM/Brand is bearing 3.96% of 'Manufacturer Instant Discount', then the total Instant Discount customer could be eligible for will be 3.96% + Offer Instant Discount. EMI Manufacturer Instant Discount of 3.96% will be given upfront to customer at the time of EMI conversion & Offer Instant Discount will be posted later.
26. 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