

## SBI Card Apollo E-Gift Voucher (SOAGV) Terms and Conditions

- 1) The SOAGV is valid for 12 months from the date of issue.
- 2) This Gift Voucher can be redeemed at all Apollo Health Centers (incl. Apollo Pharmacy, Clinics, Sugar, Hospitals, Cradle, Spectra, Dental, Diagnostics, Homecare & Life Studio) currently valid in Andhra Pradesh, Telangana, Tamil Nadu, Karnataka, Bihar, Jharkhand, Chhattisgarh, West Bengal, Assam, Tripura, Orissa and Nagaland.
- 3) This Gift Voucher has to be redeemed in full, partial redemption is not allowed. Multiple Gift vouchers cannot be used for single transaction. For a single transaction, single Gift voucher can only be used.
- 4) If the value of purchase is less than the value of the voucher, the balance is non-refundable and cannot be carried over.
- 5) This voucher is not a legal tender
- 6) Tax Liability if any will be borne by the Gift Voucher holder
- 7) This Gift Voucher can be used only in case of Offline transactions at Apollo Health Centers and cannot be used for any online transactions at website of any Apollo Health Centre
- 8) This Gift Voucher is not redeemable for cash and cannot be resold or exchanged.

## Standard Terms & Conditions

- 9) SBICPSL shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of or otherwise howsoever from any refusal by vendor to honor this offer for any reason whatsoever.
- 10) SBICPSL does not hold out any warranty or make any representation of the delivery, quality, merchantability, suitability etc., of the products and/or services offered by vendor and SBICPSL shall not entertain any correspondence in this regard.
- 11) The products & services offered under this offer are at the sole responsibility of the participating Merchants and at their exclusive costs and consequences. SBICPSL does not endorse, nor recommends the quality, merchantability, fitness for a particular purpose(s), after sale services, warranties etc., of the products and/or services being made available under this offer.
- 12) 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 an exact resemblance to the actual products. SBICPSL shall under no circumstances be responsible towards the same.
- 13) Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by SBICPSL or by the Vendor.
- 14) 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.
- 15) Any person availing this offer shall be deemed to have accepted these Terms and Conditions
- 16) Any query regarding the Offer or any matter related thereof will be entertained only till 45 days post the offer validity. SBICPSL will not entertain any correspondence or communication regarding this offer thereafter.
- 17) Returned purchases/transactions, disputed and/or unauthorized/fraudulent transactions, EMI's and fees/charges will not be considered for this offer.
- 18) This Offer is a standalone offer and the benefits offered under this Offer cannot be clubbed together and/or in any way be cumulated with any other offer of SBICPSL in any manner or form.
- 19) Any disputes arising out of this Offer shall be subject to arbitration under the Indian Arbitration and Conciliation Act, 1996 including any statutory amendments carried thereof. Arbitration shall be conducted by a sole arbitrator appointed by SBICPSL for this purpose and the award of the arbitrator shall be final and binding on the cardholder and SBICPSL. The place of arbitration shall be at New Delhi

and the language of arbitration shall be English. Existence of a dispute, if any, shall not constitute a claim against SBICPSL. This offer will be governed by and construed in accordance with Indian law

20) In case of any dispute, decision of SBICPSL shall be final and binding.

21) If any term of this offer is held by a court of competent jurisdiction to be invalid or unenforceable, then this offer, including all of the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.

22) Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made available purely on a 'best effort basis'.

23) SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer at its sole discretion with/without prior notice.

24) 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.