

OFFER TERMS AND CONDITIONS

1. This Marketing Program ("Program") is offered by SBI Card and Payment Services Ltd. ("SBICPSL") under an arrangement with Vouchagram India Pvt Ltd ("Vouchagram"). 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 from 22 December 2022 to 3 January 2023. This is a limited period offer valid for Offer Term or until e-Voucher stocks last, whichever is earlier, unless revoked or extended by SBICPSL and Vouchagram without any prior notice and without any liability.
3. All SBI/Tata Credit Cardholders excluding SBI/Tata Corporate Credit Card & Paytm SBI Credit Card, with no payment outstanding of more than 30 days are covered under this Program.
4. Once the Cardholder is redirected to Vouchagram platform for the purchase of the e-Vouchers, the Cardholder will be interacting directly with Vouchagram with respect to purchase of the e-Vouchers. The Cardholder will have to comply with the terms and conditions of the Vouchagram online platform and the terms of the relevant vouchers purchased. In case the Cardholder has any queries or complaints regarding the e-Vouchers purchased, then the Cardholder shall take up such issues with Vouchagram. SBI Card will not be liable for any issues relating to the e-Vouchers purchased.
5. Offer details:
 - i. Payment under this offer will be allowed through SBI / Tata Credit Cards only
 - ii. Eligible cardholders can avail instant discount on select e-Voucher brands on www.gyfttr.com/sbicard as per the below table:

Brands	Discount	Denomination 1	Denomination 2	Denomination 3	Denomination 4	Validity
Amazon	3%	2000	5000	10000		6Months
Amazon Shopping Vouchers	4%	1000	2000	5000	10000	6Months
TATA CLIQ	6%	500	1000	2000	5000	6Months
Arrow	14%	500	1000	2000	5000	6Months
Aurelia	10%	250	500	1000	2000	6Months
Bata	15%	250	500	1000	2000	6Months
Blinkit	3%	100	250	500	1000	3Months
Chumbak	12%	500	1000	2000		6Months
Domino's Pizza	10%	250	500	1000	2000	3Months
Fabindia	8%	500	1000	2000		6Months
Flipkart	4%	2000	5000	10000		6Months
Giva	14%	1000	2000	5000		6Months
Hush Puppies	15%	500	1000	2000	5000	6Months
ITC Hotels	8%	2000	5000	7500	10000	6Months
Jockey	12%	500	1000	2000		6Months
Kiehls	6%	500	1000	2000	5000	6Months
Lifestyle	10%	500	1000	2000		6Months
Luxe Gift Card	12%	1000	2000	5000		6Months
MMT GENERIC	5%	500	1000	2000	5000	6Months
MMT Holiday	10%	1000	2000	5000	10000	6Months

MMT Hotel	10%	1000	2000	5000	10000	6Months
MMT Luxury Getaways	10%	2500	5000	10000		6Months
More	3%	100	250	500	1000	6Months
MX Player	22%	499				2Months
Myntra	9%	500	1000	2000	5000	6Months
PVR	5%	100	250	500	1000	6Months
Reliance Digital	4%	2000	5000	10000		6Months
Reliance Smart Point	4%	500	1000	2000		6Months
Reliance Smart	4%	500	1000	2000		6Months
Skechers	10%	1000	2000	5000		6Months
Sony Liv	25%	299	699	999		2Months
Spencer's	7%	250	500	1000	2000	3Months
Swiggy	5%	100	250	500	1000	3Months
Taj Experiences	8%	1000	3000	5000	10000	6Months
The Man Company	14%	250	500	1000	2000	3Months
Titan	8%	1000	2000	5000		6Months
W for Women	10%	250	500	1000	2000	6Months
Wow Momo	8%	100	250	500	1000	3Months
Yatra	8%	1000	3000	5000	10000	3Months
Zee5	15%	499	699			3Months

6. Customer can buy a maximum of Rs.20,000 for Amazon Pay Gift Card, Amazon Shopping Vouchers and Rs.20,000 for Flipkart e-vouchers.
7. This Offer is also valid on EMI transactions on SBI Credit Card.
8. Exact validity of the e-Voucher will be communicated at the time of delivery.
9. e-Vouchers cannot be revalidated once expired or cancelled under any circumstances.
10. Any such unused balance amount shall stand lapsed automatically.
11. e-Voucher purchased would be liable for the respective brand's terms and conditions additionally.

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 agreement and Convert2EMI terms and conditions. The terms of the above offer shall be in addition to and not in derogation of the terms contained in the card agreement and Convert2EMI terms and conditions.
2. Any query regarding the Offer will be entertained only till the Offer Term. Post such dates, SBICPSL & Vouchagram will not entertain any correspondence or communication 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 liability pertaining to the quality, merchantability, fitness,

delivery or after sales service of such products which shall be at the sole liability to Vouchagram.

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 the 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. Discounts provided under the offer cannot be clubbed with any other offer or discount extended by Vouchagram as part of any other arrangement.
7. Under no circumstance will the instant discount being offered under this Program be settled with cash in lieu by SBICPSL or by Vouchagram.
8. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
9. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Vouchagram on products/services made available by it and the same shall be at the sole risk and consequences of Vouchagram and without reference to SBICPSL.
10. All government Levies like GST, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
11. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which maybe promulgated anytime by any statutory authority.
12. 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 Vouchagram of such disqualification.
13. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
14. SBICPSL and Vouchagram 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.
15. Cardholders are not bound in any way to participate in the Programs. Any such participation is voluntary.
16. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
17. Any disputes arising out of the Offer 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. The place of arbitration shall be at New Delhi for SBICPSL and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.
18. 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.
19. 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.