Flexipay EMI Offer -Amazon Pay Gift Card Terms & Condition

Offer Validity: 25th Sep'26 to 24th Oct'26 (both dates included)

1. This offer is on Flexipay EMI facility and is open only to those SBI Credit Cardholders ("Cardholders") who have received the offer from SBI Cards and Payment Services Ltd. ("SBICPSL" or "SBI Card") through an appropriate communication medium decided by SBICPSL for the account selected for this offer.
2. The Offer is not available to a delinquent, or any other ineligible Cardholders determined as per the internal policy of SBICPSL. Accordingly, the approval of Flexipay EMI facility is at the sole and absolute discretion of SBICPSL.
3. This offer is valid only for Flexipay EMI Service Request raised between 25th Sep'26 to 24th Oct'26, both days inclusive ("Offer Term"). Any Flexipay EMI service request raised after 24th Oct'26 will not be eligible for Amazon Pay Gift Card.
4. Cardholders will be eligible for Amazon Pay Gift Card of denomination INR 200 or Amazon Pay Gift Card of denomination INR 400 or Amazon Pay Gift Card of denomination INR 500 or Amazon Pay Gift Card of denomination INR 750 on achieving communicated Flexipay booking target. Both Gift card denomination and Flexipay booking target will be communicated through appropriate communication channels.
5. Only 1 Amazon Pay Gift Card will be awarded to eligible Cardholders during the entire offer period. In case the Cardholder does more than one booking on multiple cards, she / he will still be offered only 1 Amazon Pay Gift Card basis the cumulative Flexipay EMI amount booked on all accounts and cards.
6. Please note that the Amazon Pay Gift Card will be shared with the eligible Cardholders via SMS on their Registered Mobile Number on 90th day from the date of Offer Term Expiry.
7. Any booking that is cancelled, foreclosed at the time of data extraction done post cancelation window of 30 days from offer expiry will not be eligible for Amazon Pay Gift Card.
8. Eligible Cardholders will be communicated Flexipay EMI booking target basis which Amazon Pay Gift Card code denomination will be sent post achievement of the target.
9. Amazon Pay Gift Card code is valid till the date communicated on the SMS from date of issue to eligible Cardholders by SBICPSL.
10. Cardholders should ensure that the redemption of the Amazon Pay Gift Card is done before Expiry Date. Extension of codes will not be granted under any circumstance.
11. In case the Amazon Pay Gift Cards received is incorrect / incomplete, the Cardholder should get in touch with SBI Card Customer Care at 18001801295 or 39021212 (prefix local STD code) or E-mail us at customercare@sbicard.com within 02 days of receipt of the same.
12. In case the Cardholder fails to inform issue related to the offer within 30 days from offer fulfillment date, SBICPSL shall have the right to not entertain such grievances from the Cardholder.
13. SBICPSL will not be responsible if the SMS is not delivered, mobile number is not updated, or the incomplete mobile number is updated in the system, etc. SMS will be sent to mobile number as updated in SBICPSL's system.
14. SBICPSL will not be responsible for non-delivery of Amazon Pay Gift Cards code to redeem gift in case the mobile number is on NCPR (National Customer Preference Register) / DND as per applicable regulation.
15. In case of any dispute, the decision of SBICPSL shall be final and binding.
16. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to the Offer or cancel the partial or entire offer at its sole discretion without prior notice.
17. Under no circumstances will the offer being offered under this Program be settled with cash in lieu by SBICPSL.
18. Kindly refer Terms & Conditions | SBI Card to know more about Flexipay EMI product TnCs.

Amazon Gift Card T&Cs:

1. These terms and conditions apply to Amazon Pay Gift Cards (Gift Cards) issued by Pine Labs Limited, formerly known as Pine Labs Private Limited ("Pine Labs") under the brand name of Pine Labs and co-branded with Amazon Pay (India) Private Limited (Amazon Pay). Pine Labs is a public limited company organized under the laws of India, and is the issuer of the Gift Cards. You may purchase Gift Cards through various options available on www.amazon.in, corresponding mobile site and mobile application ("Amazon.in"), and also use Gift Cards provided to you by third parties in the manner provided hereunder. By purchasing or using a Gift Card, you are agreeing to and accept these terms and conditions.
2. **Redemption:** Gift Cards may only be redeemed toward the purchase of eligible products on Amazon.in and any other third-party merchants that are enabled to accept the Gift Cards. Purchases are deducted from the redeemer's Gift Card balance. Any unused Gift Card balance will remain associated with the redeemers Amazon Pay balance

account and applied to purchases, in order of earliest expiration date. If a purchase exceeds the redeemers Gift Card balance, the remaining amount must be paid by credit card, net banking or debit card. No fees or charges apply to Gift Cards. Pine Labs may provide Gift Card purchasers with information about the redemption status of Gift Cards that they purchase or use. Certain merchants may provide you services only on the pre-condition that you allow us to hold balances in your Amazon Pay balance: Gift Card till the service completion by the merchant. However, your prior consent would be taken before holding such balances. In such cases, you agree and authorize us to: (i) hold your balance until service completion; and (ii) fail the transaction if your balance in the Amazon Pay Gift Card has expired at the end of the services.

3. **Limitations:** Gift Cards, including any unused Gift Card balances, expire one year from the date of issuance. You may request for revalidation of any expired Gift Cards. Upon receipt of such request, the Gift Card may be revalidated after due verification and subject to applicable terms and conditions. Gift Cards may only be purchased in denominations ranging from Rs. 10 to Rs. 10,000 or such other limits as Pine Labs may determine. Gift Cards cannot be used to purchase other Gift Cards. Gift Cards cannot be reloaded, resold, transferred for value or redeemed for cash. Except as provided hereunder or as per applicable law, amount in your Gift Cards will not be refunded to you under any circumstances. No refund will be provided in cash, at any point of time. Unused Gift Card balances may not be transferred to another users account. No interest will be payable by Pine Labs on any Gift Card or Gift Card balance. Pine Labs make no representation or warranty that Amazon.in will always be accessible without interruption.
4. **Fraud:** Pine Labs is not responsible if a Gift Card is lost, stolen, destroyed or used without permission. Amazon Seller Services Private Limited (together with Amazon Pay is referred to as 'Amazon') will have the right to close customer accounts and take payment from alternative forms of payment if a fraudulently obtained Gift Card is redeemed and/or used to make purchases on www.Amazon.in.
5. **Governing Law and Jurisdiction:** These terms and conditions are governed by and construed in accordance with the laws of India. You, Pine Labs and Amazon each agree to submit to the exclusive jurisdiction of the courts at Bangalore. You agree to indemnify Pine Labs and Amazon for all claims brought by a third party against it or its affiliates arising out of or in connection with a breach of any of these terms and conditions.
6. **Limitation of Liability:** NEITHER PINE LABS NOR AMAZON MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO GIFT CARDS, INCLUDING WITHOUT LIMITATION, ANY EXPRESS OR IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT A GIFT CARD IS NON-FUNCTIONAL, YOUR SOLE REMEDY WILL BE THE REPLACEMENT OF SUCH GIFT CARD. IF APPLICABLE LAW DOES NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.
7. **Restrictions:**

   Gift Card is **INELIGIBLE** for the following transactions:

   a. Digital Books: Kindle-eBooks, Kindle Unlimited Subscriptions, Audible, digital test-prep
   b. Amazon Pay Gift Cards
   c. Add Money to Balance / Wallet
   d. Branded Gift Cards designated Semi-Closed Loop (SCLP) prepaid payment instruments / Closed system prepaid payment instruments
   e. Amazon Vouchers
   f. App Store Purchases
8. **Password Security:** You shall, at all times, keep the passwords that are generated by you strictly confidential and not reveal the same to any person or entity.
9. **General Terms:** The Amazon.in Conditions of Use apply to Gift Cards. Pine Labs reserves the right to change these Gift Card terms and conditions from time to time in its discretion and without prior notice to you. All terms and conditions are applicable to the extent permitted by law.
10. To know more about Amazon Pay Gift Cards: Click here
11. No refund will be made for any lost Amazon Pay Gift Cards and no revalidation is allowed for the expired eGV balance.