Terms & Conditions for Spend & Get Offer



Offer details:

- SBI Credit Cardholders can earn a Flipkart E-gift Voucher on achieving the spend and transactions criteria during the offer period.
- Spends, transactions criteria & voucher amount to become eligible for the offer will be communicated via SMS and Email.
- The Offer is eligible for only those customers who have received formal communication from SBICPSL.
- Any qualifying transaction does not include spends on Fuel, ATM Cash Withdrawal, Easy Bill Pay, Balance Transfer & Encash products of SBICPSL.
- Eligible cardholders will be communicated a weblink address to claim the E-gift Voucher. The weblink will be communicated to eligible cardholders through SMS and/or email to registered mobile number and/or email address updated with SBICPSL, 90 days after offer end date.

Offer period: 16 Sep 2026 to 15 Oct 2026

Terms & Conditions

1. This Offer ('Offer') from SBI Cards and Payment Services Limited (hereinafter referred to as 'SBICPSL') is open to SELECT cardholders holding a valid and current SBI Credit Card ('Cardholder'), excluding corporate card ('Card').
2. The Offer is applicable on customers who comply or fulfill criterion as determined by SBICPSL.
3. The Offer is eligible for only those customers who have received formal communication from SBICPSL.
4. A customer would be eligible for only the offer which was communicated to them by SBICPSL.
5. Under this offer, to be eligible for the E-gift Voucher, the cardholder needs to spend and/or do asked number of transactions within the offer period ('Campaign Duration') in accordance with the instructions/specifications provided in the communication sent through SMS/Email by SBICPSL.
6. If the offer is based on online transactions and/or spends, customers who do any ONLINE credit card transactions like travel booking, bill payments, movie ticketing or any other online transactions will qualify for the offer subject to spending to target amount as communicated in the emailer and/or SMS. All the cumulative online purchases within the offer period may also be clubbed together to avail the offer.
7. If the offer is based on POS (point of sale terminals) transactions and/or spends, customers who do POS credit card transactions will qualify for the offer subject to spending to target amount as communicated in

the emailer and/or SMS. All the cumulative POS purchases within the offer period may also be clubbed together to avail the offer.

8. Any qualifying transaction does not include spends on Fuel, ATM Cash Withdrawal, Easy Bill Pay, Balance Transfer & Encash products of SBICPSL.
9. Returned purchases/reversals (for all transactions done during or before the offer period), disputed and/or unauthorized/fraudulent transactions, EMI's and fees/charges will not be considered for this offer.
10. Eligible cardholders for an E-gift Voucher will be communicated a weblink to visit to claim it.
11. Validations such as OTP based process is mandatory to claim the E-gift Voucher.
12. OTP and other communications will happen on registered mobile number and/or email id only.
13. Cardholder to ensure that the registered mobile number is not on NCPR (National Customer Preference Register) list to receive the e-code for redeeming the E-gift Voucher.
14. To Deactivate DND i.e. start getting promotional offer SMS/calls, send an SMS with the message START 1 to 1909.
15. SBICPSL reserves the right to revise/change/modify/discard offers and target construct at any point during the campaign period.

Segmented offer - Terms & Conditions

1. Cardholder to ensure and update latest mobile number and e-mail ID to receive periodic communication related to this offer. In case, the eligible cardholder does not have a valid registered mobile number and/or email address with SBICPSL, the E-gift Voucher code to redeem the gift will not be communicated.
2. Spends on multiple cards cannot be clubbed by the Cardholder for the said offer.
3. Delinquent and blocked Cardholders will not qualify for this Offer.
4. For E-gift Voucher offers, eligible cardholders will be communicated a weblink address to claim the gift. The weblink will be communicated to eligible cardholders through SMS and/or email to registered mobile number and/or email address updated with SBICPSL within 90 days from offer end date.
5. E-gift Vouchers will be sent only to those customers who have claimed the gift by visiting the weblink.
6. E-gift Vouchers can be used only once within the validity period.
7. Cardholder to ensure that the redemption of E-gift Voucher is done before expiry. Extension of codes will not be granted under any circumstance.
8. At the time of offer fulfillment, if the communicated E-gift Voucher of the brand is not available, an E-gift Voucher of an alternative brand of the same value will be offered as per the discretion of SBICPSL.
9. E-gift Voucher is applicable only on selected item for which Customer is eligible under the Offer.
10. SBICPSL will not be responsible for email bounces, non-delivery of SMSs, wrong email id/mobile number updation or incomplete email id/mobile number updation in the system etc. Email/SMS will be sent to the email id and mobile number as updated in SBICPSL's system.
11. SBICPSL will not be responsible for non-delivery of E-gift Voucher code to redeem gift in case the mobile number is on DND as per regulation.
12. All orders Subject to the Terms of Use & policies of Vendor(s).
13. E-gift Voucher code is valid for a specific product ONLY as communicated by SBICPSL.
14. E-gift Voucher discounts will be applied to the total merchandise value including VAT and other applicable taxes.
15. E-gift Voucher cannot be clubbed with any other promotion/offer running on vendor unless otherwise specified.
16. All orders are subject to stock availability at the time of placing the order at vendor.

17. By placing an order, the customer accepts all terms and conditions specified on the website.

Flipkart Gift Card Terms & Conditions

1. Flipkart Gift Cards are issued by Pine Labs Pvt. Ltd which is a private limited company incorporated under the laws of India, and is authorized by the Reserve Bank of India ("RBI") to issue such Gift Cards.
2. Gift Cards can be redeemed by selecting the payment mode as Gift Card. The Gift Card payment option is available for single orders with multiple sellers.
3. Gift Cards cannot be used to purchase other Flipkart Gift Cards or Flipkart First subscriptions.
4. Gift Cards cannot be used to make bulk purchases on the Platform.
5. How to redeem:
    a. Visit: https://www.flipkart.com
    b. From the Your Account dropdown, select Saved Cards & Wallet.
    c. Click on Add Flipkart Gift Card. Enter Gift Card Code & PIN.
    d. Gift Card Successfully Added to account.
6. If the order value exceeds the Gift Card amount, the balance must be paid by Credit/Debit Card/Internet Banking. COD payment option cannot be used to pay the balance amount.
7. If the order value is less than the amount of the Gift Card, the outstanding balance (after deduction of order value) will reflect under the same Gift Card and can be used for subsequent transactions.
8. The cardholder may request for revalidation of the expired Gift Card. Upon receipt of such request the Gift Card may be revalidated after due verification and may be subject to additional T&C.
9. Gift Cards cannot be redeemed for Cash or Credit.
10. Gift Cards issued to you on account of damaged, defective, or missing products must not be transferred to any other account. Pine Labs/Flipkart reserves the right to cancel such Gift Cards if the same have been found to be transferred to any other account. You are solely responsible for the safety and security of the Gift Cards.
11. Flipkart.com/Pine Labs are not responsible for any acts of omission or commission if Gift Card is lost, stolen or used without permission.
12. Once the Gift Card has been sent to you, you are bound to protect the Gift Card PIN or Gift Card number as confidential. In the event of any misuse of the Gift Card due to loss of any such confidential details due to the fault of the purchaser, Flipkart/ Pine Labs Pvt. Ltd. shall not be responsible for the same and no refund will be issued.
13. You can combine a maximum of 15 Gift Cards in a single order at the time of checkout. In case you wish to redeem more than 15 Gift Cards on a single order, please add the Gift Cards to your Wallet.
14. Flipkart.com/Pine Labs assume no responsibility for the products purchased using the Gift Cards and any liability thereof is expressly disclaimed.
15. Gift Cards once purchased, cannot be cancelled by the Purchaser. Any cancellations shall be at the sole discretion of Flipkart/Pine Labs.
16. Pine Labs/Flipkart reserves the right to cancel Gift Cards if the same have been found to be purchased using fraudulent means. In such cases, the funds shall be credited back to the same source from where these were received.
17. In the event that the beneficiary/Know Your Customer ("KYC") details as per RBI Guidelines are found to be incorrect/insufficient, Flipkart.com/Pine Labs retain the right to cancel the Gift Card issued.
18. You agree and understand that Gift Cards are a pre-paid payment instrument subjected to regulations by the RBI under the RBI guidelines. Flipkart/ Pine Labs Pvt. Ltd. may be required to share KYC details of the

purchaser/ redeemer of the Gift Card and/or any other information with relation to the purchase of the Gift Cards and/or transaction undertaken using the Gift Card with RBI or such statutory authorities. Flipkart/ Pine Labs Pvt. Ltd. may contact the purchaser/redeemer of the Gift Card for any such information.

19. There is no fee or other charges associated with Gift Card purchase.
20. Gift Cards cannot be reloaded or resold.
21. For Dispute and Liability - Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at www.flipkart.com/helpcentre
22. No returns and no refunds on gift cards. Please check the refund policy at www.flipkart.com/helpcentre

Standard Terms & Conditions

1. 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.
2. 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.
3. 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.
4. 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.
5. Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by SBICPSL or by the Vendor.
6. All government Levies like GST, TDS, any Local Tax, etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
7. Any person availing this offer shall be deemed to have accepted these Terms and Conditions
8. Any query regarding the Offer or any matter related thereof will be entertained only till 60 days post offer end date. SBICPSL will not entertain any correspondence or communication regarding this offer thereafter.
9. 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.
10. Any dispute arising out of or in connection with these Terms and conditions shall be governed by the Arbitration and Dispute Resolution provisions contained in the Cardholder Agreement.
11. In case of any dispute, decision of SBICPSL shall be final and binding.
12. 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.
13. 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'.
14. 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.

15. 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.