

Terms and Conditions

General Disclaimers

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. Under this offer, to be eligible for the complimentary gift/product, 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.
4. Transactions done at domestic outlets/ Indian websites or apps on any of below Merchant category codes (MCCs) will be considered as eligible transaction under the offer. MCCs are defined by respective card networks.

Categories	MCC Codes
Electronics Stores	4812, 5045, 5732, 5734, 5722
Clothing Stores	5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699

5. Any other transaction apart from categories mentioned above will not be considered as qualifying transaction.
6. 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.
7. Eligible cardholders for an E-gift Voucher, will be communicated a weblink to visit to claim the gift.
8. Validations such as OTP based process is mandatory to claim the gift.
9. OTP and other communications will happen on registered mobile number and/or email id only.
10. 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 gift.
11. To Deactivate DND i.e. start getting promotional offer SMS/calls, send an SMS with the message START 1 to 1909.
12. 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 gift is done before expiry. Extension of codes will not be granted under any circumstance.
8. One or more variants (e.g. colors, size) of each item shall be available with vendor, and vendor shall not commit to a specific variant of the particular product being available throughout the validity
9. E-gift Voucher is applicable only on selected item for which Customer is eligible under the Offer.
10. In items which are available in multiple colors, orders shall be shipped for available colors and shipment of a particular color is not committed.

11. 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.
12. 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.
13. All orders Subject to the Terms of Use & policies of Vendor(s).
14. E-gift Voucher code is valid for a specific product ONLY as communicated by SBICPSL.
15. E-gift Voucher discounts will be applied to the total merchandise value including VAT and other applicable taxes.
16. E-gift Voucher cannot be clubbed with any other promotion/offer running on vendor unless otherwise specified.
17. All orders are subject to stock availability at the time of placing of order at vendor.
18. By placing an order, the customer accepts all terms and conditions specified on the website.

Croma Gift Voucher Terms & Conditions

1. This is a Croma Insta Gift Voucher (GV) / Gift Card (GC) and would be accepted at the stores and on the website at <https://www.croma.com/>.
2. The holder of the Instant Gift Voucher is deemed to be the beneficiary.
3. Beneficiary should announce the intent of using the Instant Gift Voucher before making a purchase.
4. Only valid Instant Gift Vouchers at the sole discretion of CROMA shall be accepted for redemption.
5. Multiple vouchers can be used against one bill.
6. This is one time usage Gift Voucher.
7. Instant Gift Voucher cannot be revalidated once expired
8. CROMA or its affiliates are not responsible on account of the beneficiary sharing the Instant Gift Voucher number and the voucher getting redeemed on that account
9. The Brand may ask for a valid Government identity proof at the time of redeeming the voucher.
10. Instant Gift Vouchers will be accepted across all mentioned outlets.
11. Croma at its sole discretion may add or remove an outlet from the list without giving any prior notice.
12. CROMA makes full efforts to accept all Instant Gift Vouchers but on account of technical / administrative reasons, an outlet may refuse to accept vouchers.
13. This Instant Gift Voucher cannot be redeemed on specific block out dates. CROMA may add or delete any date on its sole discretion.
14. CROMA or any of its partners would not be liable to pay any form of compensation etc on account of an outlet not being able to accept Instant Gift Voucher. The customer would be liable to settle the bill.
15. If an Instant Gift Voucher gets blocked on account of technical issue, it would get activated in 72 hours
16. Any dispute should be referred to the company from where the Instant Gift Voucher has been received, decision of the company shall be final.

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 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
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.