

Terms & Conditions

Exclusive Offer for newly onboarded Cardholders of *SimplyCLICK* American Express Card.

Offer: Get an Amazon Pay Gift Card worth INR 500 on spending INR 5,000 within first 60 days of card issuance

1. The SBI Card Offer ('Offer') from SBI Cards & Payment Services Ltd. ('SBICPSL') is open only to eligible Cardholders of *SimplyCLICK* SBI Card. To be eligible for this offer, cardholders must not have any outstanding payments that are more than 30 days overdue, unless otherwise stated in the Cardholder agreement. Offer excludes Corporate Cardholders.
2. This offer is applicable to newly onboarded Cardholders of *SimplyCLICK* SBI Card who comply or fulfill criteria as determined by SBICPSL.
This offer is applicable only once to the newly onboarded Cardholders of *SimplyCLICK* SBI Card who have been onboarded/ between 15 May 2024 and 31 March 2025 (both dates inclusive), provided they comply / fulfill criteria as determined by SBICPSL.
3. The Offer is valid on total purchase of INR 5000 or more made within 60 days of Card issuance/ transfer date for eligible cardholders.
4. The offer is not applicable on Fuel spends, Wallet recharge, ATM Cash Withdrawal, Balance Transfer, Balance Transfer on EMI, Encash and Encash Inline products of SBICPSL, payment of bills using SBI Card digital channels such as E-store on SBI Card Mobile App and Easy Bill Pay on SBI Card Website.
5. Purchase Cancellations , reversals and returns (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.
6. The details of Amazon Pay Gift Card worth INR 500 will be sent on customer's registered mobile number and E-mail ID within 125 days of achieving eligibility.
Cardholder to ensure that the registered mobile number is not on NCPR (National Customer Preference Register) list to receive the details.
7. 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.
8. Cardholder to ensure and update latest mobile number and email ID to receive periodic communication related to this offer. SBICPSL shall not be responsible for non-communication of the Voucher / Gift Card in case the eligible Cardholder does not have a valid registered mobile number and/or email address with SBICPSL.
9. 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. E-mail/SMS will be sent to the E-mail ID and mobile number as updated in SBICPSL's system.
10. This is a stand-alone offer and the benefits offered under this cannot be clubbed together and/or in any way be cumulated with any other offer of SBICPSL in any manner, or form.
11. The spend on Add-on Card(s) registered with *SimplyCLICK* SBI Card will also be included in this offer and will count towards the total spending on card account.
12. Vouchers / Gift Card can be used only once, within the validity period of up to 6 months from the date of issuance

13. Cardholders to ensure that the redemption of Vouchers/Gift Card is done before expiry. Extension of Vouchers/Gift Card codes will not be granted under any circumstance.
14. Use of the Vouchers/Gift Card is subject to the Terms & Conditions of Amazon or vendor(s) from which vouchers are procured.
15. No customer escalations for this offer shall be entertained post 31 August 2025.
16. 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.
17. These terms & conditions shall be governed and interpreted as per the prevailing laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.
18. 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 seat & venue 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.
19. **In case of any dispute, the decision of SBICPSL shall be final and binding.**
20. 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.
21. 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'.
22. 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.

Amazon Pay Gift Card – Terms & Conditions

These terms and conditions apply to Amazon Pay Gift Cards (Gift Cards) issued by Pine Labs Private Limited (Pine Labs) under the brand name of Qwiksilver and co-branded with Amazon Pay (India) Private Limited (Amazon Pay). Pine Labs is a private 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.

1. **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 redeemer's Amazon Pay balance account and applied to purchases in order of earliest expiration date. If a purchase exceeds the redeemer's Gift Card balance, the remaining amount must be paid with 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 is less than the actual amount charged by the merchant for the services.

2. **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.
3. **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 Amazon.in.
4. **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.
5. **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.
6. **Password Security:** You shall, at all times, keep the passwords that are generated by you or your customers/beneficiaries on Amazon.in strictly confidential and not reveal the same to any person or entity.
7. **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 & conditions are applicable to the extent permitted by law.
8. **Contact Information:** Website address: www.qwiksilver.com
9. **View your gift card transaction statement:** <https://amazonbal.qwiksilver.com>

Please Note: Corporate customers, re-sellers, distributors or sub-distributors of Amazon Pay Gift Cards You are not permitted to use any of the Amazon trademarks, logos and related taglines except in accordance with the brand use requirements as set forth in the brand use resource center found at <http://www.amazon.in/CorporateGiftCardBrandUseGuidelines>, as modified by Amazon from time to time in its sole discretion. The approved brand use guidelines can be found at <https://www.amazon.in/l/17543658031>. You agree to make good the losses suffered by Pine Labs in the event Amazon imposes any penalty due to your breach of any terms set out herein.