

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/Tata Credit Card ('Cardholder') with no outstanding of more than 30 days, excluding corporate card ('Card').
2. The Offer is applicable for customers who comply or fulfill criterion as determined by SBICPSL.
3. Under this offer, to be eligible for the complimentary e-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.
4. If the offer is based on International transactions and/or spends, customers who do credit card transactions in foreign currency will qualify for the offer subject to spending to target amount as communicated in the emailer and/or SMS. All the cumulative purchases within the offer period may also be clubbed together to avail the offer.
5. Offer is valid on any foreign currency made across the categories & can be done in multiple transactions
6. Cardholder who has received the offer communication are eligible for the offer if they meet spend criteria of minimum spends as per communication sent by SBICPSL in any foreign currency as per the condition stated in the offer communication sent to the customer
7. Cross Border spends would be identified basis these Transaction codes (411, 412, 940, 511, 512, 945, 557, 558, 950, 895, 896, 942) and/ or if, Forex fee is levied
8. All the cumulative purchases within the offer period on all cards linked to one account including primary & add-ons may also be clubbed together to avail this offer
9. What are the exclusions to the offer?
 - Any spend done in Indian Rupees is excluded
 - Any other terms as defined in the SBICPSL communication
 - Any domestic transaction
10. Any qualifying transaction does not include spends on ATM Cash Withdrawal, Easy Bill Pay, Balance Transfer & Encash products of SBICPSL.
11. Forex fee is levied as a conversion mark-up as per respective product feature offering of total international transactions done in foreign currency. Forex fee will be applicable as per SBI credit card feature T&C.
12. 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.
13. Eligible cardholders for an E-gift Voucher, will be communicated a weblink to visit to claim the gift/ E-Voucher.
14. Validations such as OTP based process is mandatory to claim the gift/ E-Voucher.
15. OTP and other communications will happen on registered mobile number and/or email id only.
16. 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.
17. To Deactivate DND i.e. start getting promotional offer SMS/calls, send an SMS with the message START 1 to 1909.
18. 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 SBIC/Tata 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. E-gift Voucher is applicable only on selected item for which Customer is eligible under the Offer.
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. Email/SMS will be sent to the email id and mobile number as updated in SBICPSL's system.
10. 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.
11. All orders Subject to the Terms of Use & policies of Vendor(s).
12. E-gift Voucher code is valid for a specific product ONLY as communicated by SBICPSL.
13. E-gift Voucher discounts will be applied to the total merchandise value including VAT and other applicable taxes.
14. E-gift Voucher cannot be clubbed with any other promotion/offer running on vendor unless otherwise specified.
15. All orders are subject to stock availability at the time of placing of order at vendor.
16. By placing an order, the customer accepts all terms and conditions specified on the website.

MakeMyTrip e-Pay Gift Card Terms & Conditions:

1. This is a MakeMyTrip e-Pay Gift Card that is valid for purchases made from MakeMyTrip only.
2. To check MakeMyTrip e-Pay Gift Card balance & validity, please log on to - www.makemytrip.com/gift-cards/?popup=checkbalance
3. MakeMyTrip e-Pay Gift Card can be redeemed Online at www.makemytrip.com or on MakeMyTrip Android & IOS app for Flights, Hotels & Holidays.
4. MakeMyTrip e-Pay Gift Card is valid for partial redemption. The balance would remain in the MakeMyTrip e-Pay Gift Card till the validity period and can be reused for multiple transactions.
5. Maximum 3 MakeMyTrip e-Pay Gift Cards can be combined and used in 1 booking.
6. Products and services are subject to availability.
7. This MakeMyTrip e-Pay Gift Card cannot be redeemed Offline for Flights and Hotels.
8. This MakeMyTrip e-Pay Gift Card is not valid on Cab, Bus, Activities, Rail, Homestays, and VISA.
9. This MakeMyTrip e-Pay Gift Card is not valid on bookings through myBiz.
10. This MakeMyTrip e-Pay Gift Card is not applicable to the Pay Later Payment option.
11. MakeMyTrip e-Pay Gift Card cannot be clubbed with any other ongoing offer discount/cash back/promotion run by makemytrip.com on the app or website.
12. The MakeMyTrip e-Pay Gift Card cannot be cancelled or exchanged for cash.
13. The MakeMyTrip e-Pay Gift Card validity cannot be extended under any circumstances.
14. MakeMyTrip is not responsible if the MakeMyTrip e-Pay Gift Card is lost, stolen, or used without permission.
15. In case of cancellation of bookings made using the MakeMyTrip e-Pay Gift Card within the validity period, the amount will be reversed to the same MakeMyTrip e-Pay Gift Card as used at the time of booking.

16. Users are required to save the MakeMyTrip e-Pay Gift Card number to utilize this refunded amount as we will not be able to reissue a new MakeMyTrip e-Pay Gift Card number.
17. In case of cancellations where the MakeMyTrip e-Pay Gift Card validity has expired, no refund will be processed for the amount paid by the MakeMyTrip e-Pay Gift Card.
18. In case of transaction failures, after MakeMyTrip e-Pay Gift Card is applied, the amount will be automatically refunded to the same MakeMyTrip e-Pay Gift Card within 24 hours.
19. MakeMyTrip and Gyftr is the final authority on the interpretation of these rules.
20. MakeMyTrip reserves the right to deny accepting any MakeMyTrip e-Pay Gift Card if it suspects that cards are duplicated.
21. In no event, the liability of MakeMyTrip for any claims shall exceed the MakeMyTrip e-Pay Gift Card's value.
22. In the event of any dispute, parties agree to the exclusive jurisdiction of the courts of New Delhi.
23. This is for individual use only, Travel agents found using the MakeMyTrip e-Pay Gift Card would lead to cancellation of booking and no refund would be made.

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.