

Terms & 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 to customers who comply or fulfill the 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. 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.
5. 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.
6. Any qualifying transaction does not include spends on Fuel, Utility, Rent, Education (as per the Merchant category codes (MCCs)), ATM Cash Withdrawal, Balance Transfer & Encash products of SBICPSL. MCCs are defined by respective card networks.

Categories	MCC Codes
Fuel	5172, 5541, 5542, 5983
Utility	5900, 5899
Rent	6513
Education	8211, 8220, 8241, 8244, 8249, 8299

7. 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.
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 Membership id or E-gift voucher.
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. Cardholders to ensure and update the 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. Eligible cardholders for an e-gift voucher, will be communicated a weblink to visit to claim the e-gift voucher within 90 days from the offer end date. The eligible cardholders are expected to follow the below-mentioned steps to issue/generate voucher:
 - a. The membership id and weblink will be communicated to eligible cardholders through SMS and/or email to registered mobile number and/or email address updated with SBICPSL
 - b. Cardholders will access the weblink to open the voucher platform
 - c. After opening the voucher platform, the cardholder will enter the Membership ID and mobile number.
 - d. The cardholder will receive an OTP on the provided mobile number and enter the OTP on the voucher platform.
 - e. Post OTP authentication, the cardholder is shown the brand vouchers for which he/she/they are eligible.
 - f. The cardholder selects the vouchers and proceeds after confirming the brand, number and value of respective vouchers.
 - g. Post this cardholder will have to input the details like mobile number and e-mail ID on which they want to receive the voucher
 - h. The voucher code is successfully generated and sent to the customer's mobile number and e-mail ID.
5. The weblink and membership id will be active for 30 days post receipt to claim the voucher
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. 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.
9. 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.
10. All orders Subject to the Terms of Use & policies of Vendor(s).
11. E-gift Voucher code is valid for a specific product ONLY as communicated by SBICPSL.
12. E-gift Voucher discounts will be applied to the total merchandise value including VAT and other applicable taxes.
13. E-gift Voucher cannot be clubbed with any other promotion/offer running on vendor unless otherwise specified.
14. All orders are subject to stock availability at the time of placing of order at vendor.

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

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 of 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 120 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.

Amazon Shopping Voucher Terms & Conditions

1. These terms and conditions apply to all Voucher types listed in Paragraph below hereto (together, "Vouchers") 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"). The Vouchers are semi-closed-loop prepaid gift instruments. Pine Labs is a private limited company organized under the laws of India and is the issuer of the Vouchers. You may purchase the Vouchers through various options available on www.amazon.in, and also use the Vouchers provided to you by third parties in the manner provided hereunder. By purchasing or using a Voucher, you are agreeing to and accept these terms and conditions.
2. Amazon Shopping Voucher - Eligibility terms: Can be used to purchase physical products from www.amazon.in
 - 2.1. Is not applicable for the purchase of digital content like e-books, video games
 - 2.2. Is not applicable on global store, recharges, bill payments, ticket booking, and financial products
 - 2.3. Is not eligible to buy Amazon Pay gift cards
 - 2.4. Cannot be used to pay for a mixed item order if the order has at least one non-eligible item
 - 2.5. Cannot be used to purchase prescription drugs and fresh products
 - 2.6. For more details, refer to the Shopping Voucher eligibility
3. A customer can add a maximum of INR 50,000 of Amazon Shopping Voucher in a calendar month.
4. The Add Gift Card to balance limit includes purchases from all sources.
5. Amazon reserves the right to modify this (Add Gift Card to balance) limit at any point of time.
6. Add Gift Card to balance Limit' resets at the beginning of each calendar month; a customer can resume adding Gift Card after this reset.
7. Amazon reserves the right to offer exceptions to the monthly claim limit based on specific corporate use cases.
8. For more details, please visit the link below:
<https://www.amazon.in/gp/help/customer/display.html?nodeId=GT4BFAMD9JJCMSK>
9. For any queries related to GV / GC, raise a request at www.gftr.it/amzcc.

Uber Terms & Conditions

1. This is an UBER Insta Gift Voucher (GV) / Gift Card (GC) and would only be accepted on UBER APP & Website.
2. The person who has the UBER GV / GC Code is deemed to be the beneficiary.
3. Multiple GV / GC can be used in one Transaction.
4. No Credit note / Refund for the unused amount of the GV / GC will be given for the unused wallet balance.

5. Any dispute related to the GV / GC should be referred to the issuing company and the decision of the issuing company shall be final.
6. UBER GV / GC are available within India in cities where Uber is available.
7. Uber GV / GC can also be redeemed partially, as many times as the user wishes to until its balance is consumed or the Gift Card expires, whichever is earlier.
8. UBER GV / GC cannot be redeemed on specific block out dates. UBER may add or delete any date on its sole discretion.
9. UBER GV / GC cannot be clubbed with in-store and corporate offers.
10. Uber GV / GC cannot be returned/refunded.
11. UBER makes full efforts to accept Insta Gift Vouchers (GV) / Gift Card (GC), but on account of any technical reasons the GV / GC may not get accepted on the app.
12. If an Insta Gift Voucher (GV) / Gift Card (GC) get blocked on account of technical issues, it would get enabled in 72 hours.
13. UBER GV / GC can be redeemed when setting up a new Uber account.
14. In case you face any issues with Uber, please reach out to Uber support via help.uber.com or under the help section of the app.
15. For any queries / issues related to GV / GC, raise a request at www.gvhelpdesk.com

Blinkit Terms & Conditions

1. This is a Blinkit (formerly Grofers) Gift Voucher (GV) / Gift Card (GC) and it would be accepted on the Blinkit Mobile application (Android and iOS).
2. The person with the GV / GC Code is deemed to be the beneficiary.
3. Only one GV / GC can be used in one bill/transaction.
4. The GV / GC is non-refundable, may not be exchanged, transferred, or resold, and may not be redeemed for cash.
5. The GV/GC can be redeemed multiple times within the validity period, up to the available balance.
6. Blinkit GV / GC CANNOT be revalidated once expired or canceled under any circumstances.
7. Blinkit / GyFTR is not responsible if the GV / GC is lost, stolen, or used without permission.
8. The GV / GC cannot be combined with any other discounts, promotions, or offers on the website.
9. Delivery charges will be applicable as minimum order value norms.
10. The gift code does not cover delivery charges, packaging charges, tip amount, or any other extra charges applicable on Blinkit for order processing. These charges would still be payable additionally after applying the gift code.
11. The GV / GC cannot be redeemed on specific block-out dates as may be intimated/updated by Blinkit on its website from time to time. Blinkit may add or delete any date(s)/period(s) at its sole discretion without any liability.
12. Blinkit shall on a best-effort basis attempt to accept GV / GC, but on account of any technical reason or for any reason beyond the control of Blinkit, GV / GC may not get accepted and Blinkit shall have no liability for the same.

13. If a GV / GC gets blocked on account of a technical issue, it would get enabled in 72 hours. In case of transaction failures, after GV / GC is applied, the amount would be automatically refunded to the same cards within 48 hours.
14. Blinkit / GyFTR reserves the right to edit/change the terms and conditions for the GV / GC at any time without any notice or liability.
15. Blinkit has the final authority on the interpretation of these rules.
16. For any queries/issues related to GV / GC, raise a request at www.gvhelpdesk.com.

Swiggy Food Discount Voucher Terms & Conditions

1. This Voucher Code is issued to add money to Swiggy Money.
2. Use of Swiggy Money will be subject to terms and conditions available at <https://cdn.razorpay.com/static/assets/wallet/tncs.pdf>
3. Once the amount is loaded to Swiggy Money in the form of a gift card, the amount carries a validity of 365 days.
4. The amount in Swiggy Money can be redeemed on all types of orders on Swiggy except Minis orders.
5. The amount cannot be taken out/transferred from Swiggy Money and it can't be used to purchase any gift cards.
6. Vouchers, once expired, cannot be revalidated.
7. The amount can be used on multiple transactions on Swiggy.
8. The amount covers taxes, packing charges and delivery fee.
9. Users not having the Swiggy account need to login to the Swiggy app and create the Swiggy account to use these Voucher Code.