

### **OFFER TERMS AND CONDITIONS:**

1. This Marketing Program ("Offer") is offered by SBI Credit Cards under an arrangement with National Payments Corporation of India ("NPCI" / "Partner")
2. Offer is valid only on RuPay Credit Card transactions done via UPI ("Card")
3. The Validity of the Offer is from **15<sup>th</sup> August 2023 to 30<sup>th</sup> September 2023**(Both days included) ("**Offer Duration**"), unless extended by SBICPSL and Partner by mutual consent in writing for a further period "**additional term**".
4. Under this Offer, cardholder can avail:
  - a) 10% Cashback at Vijay Sales ("merchant") on RuPay Credit Card transactions done via UPI payment mode
  - b) Minimum Transaction Value is Rs. 10,000
  - c) Maximum Cashback is up to Rs. 3,000 per card
  - d) Offer valid once per card during the offer duration
  - e) Customer needs to make the payment through UPI using SBI RuPay Credit Card
  - f) Valid only on instore purchases at Vijay Sales
5. Customer should have RuPay Credit card linked on UPI prior to transaction.
6. The Cashback amount to eligible customers will be credited in the SBI RuPay Credit Card account on **20<sup>th</sup> October 2023**.

### **OTHER TERMS AND CONDITIONS:**

1. The above Offer is by way of a special offer for SBI RuPay Credit Cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement between SBICPSL and their Cardholders. The terms of the above Program shall be in addition to and not in derogation of the terms contained in the card member agreement., Merchant EMI Terms and Conditions and Rewards Terms & Conditions.
2. Any query regarding the program will be entertained only till 30.11.2023. Post such date, SBICPSL & Partner will not entertain any correspondence or communication in any manner whatsoever regarding this Program from any persons.
3. SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any direct liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability of the merchant.
4. Applicability of all the existing offers, discounts etc. on select/all products or services that are being offered by merchant is at the discretion of the merchant.
5. Pictures of products shown in the communication sent to the customer either through mailers, push notifications, social media channels, statements or advertised on the website/mobile app, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.

6. Products/services offered under this program are subject to availability from the respective participating merchant and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products/services.
7. SBICPSL shall adhere, cater and ensure on best effort basis to perform the agreed terms and conditions of the program.
8. SBICPSL will not be liable for any technical or any offer configuration related issue at merchant platform on account of which cardholder is unable to avail the offer. All such concerns need to be taken up directly with the merchant by cardholder for resolution
9. National Payments Corporation of India (NPCI) will not be responsible or liable in case the transaction could not be done due to but not limited to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
10. Under no circumstances will the offer/cashback being offered under this Program be settled with cash in lieu by SBICPSL or by Partner.
11. Delinquent accounts, Incomplete/declined/invalid/returned/disputed or unauthorized/fraudulent transactions will not be considered for the offer.
12. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by merchant on products/services made available by it and the same shall be at the sole risk and consequences of merchant and without reference to SBICPSL.
13. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer was offered.
14. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
15. SBICPSL reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card subject to intimation to Partner of such disqualification.
16. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
17. SBICPSL and Partner reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all or some of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
18. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
19. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
20. Any disputes arising out of the Offer between SBICPSL and Cardholder shall be subject to arbitration by a sole arbitrator to be appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996 and amendment thereof. The Seat & Venue of

arbitration shall be at New Delhi, India and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL or Partner or any of its affiliates.

21. 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.
22. These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.