

## HDFC Bank Card Cashback Offer: F19 series

### Terms and Conditions

- **7.5% Flat Cashback is applicable on F19 series for the period 9<sup>th</sup> Apr'21 till 15<sup>th</sup> Apr'21**
- For Cashback on EASYEMI Credit Cards/Debit Cards, transaction should be done under 'Brand EMI' Option (Offer will be available only for brands which are covered under ' Brand EMI').
- Cash back will be posted by HDFC Bank after 90 working days from the campaign end date.
- Cashback will be printed on charge slip for eligible transactions. Customer will not receive Cashback if not eligible as per charge slip.
- Cash back applicable tenures are 6 Months, 9 Months & 12 Months.
- Cashback to be posted after payment of first 3 consecutive EMIs.
- GST will be applicable on the Interest Component as per Government regulation.
- Cardholders are not bound in any way to participate in this offer. Any such participation is voluntary, and the offer is being made purely on a 'best effort basis.
- EMI conversion will take at least 4-5 working days. This cashback offer is not applicable on Non -EMI Debit/Credit Card transactions.
- HDFC Bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offers by another offers, whether similar to above offers or.
- All Cards EMI transaction (CCEMI +DCEMI) will attract a convenience fee of Rs 99 + GST. This will be printed on the charge slip and will be payable by customer along with 1st EMI. This charge is to be borne directly by customer.

**Kotak Bank Cards Cashback Offer: F19 series**  
**Terms and Conditions**

- Flat Cash back 7.5% cash back is applicable on F19 series only
- For Cashback on EASYEMI transaction on Credit Cards, transaction should be done under 'Brand EMI' Option (Offer will be available only for brands which are covered under 'Brand EMI').
- Cash back will be posted by Kotak Mahindra Bank after 90 working days from the campaign end date.
- Maximum 1 Nos. transactions/Card are eligible for cashback during the offer period.
- Cashback will be printed on charge slip for eligible transactions. Customer will not receive Cashback if not eligible as per charge slip.
- Cashback to be posted after payment of first 3 consecutive EMIs.
- Cash back applicable tenures are 3 Months, 6 Months, 9 Months & 12 Months.
- GST will be applicable on the Interest Component as per Government regulation.
- Cardholders are not bound in any way to participate in this offer. Any such participation is voluntary, and the offer is being made purely on a 'best effort basis.
- EMI conversion will take at least 4-5 working days. This cashback offer is not applicable on Non -EMI Debit/Credit Card transactions.
- Kotak Mahindra bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offers by another offers, whether similar to above offers or.

**Offer terms and Conditions for F19 series:**

1. Flat 7.5% Cash back applicable on F19 series, Offer Period: 9<sup>th</sup> Apr'21 till 15<sup>th</sup> Apr'21
2. **Amazon CBCC (BIN 431581) cards are not eligible for the offer.**
3. **For Cashback on EMI transaction on Credit Cards and Debit Cards transaction should be done under Brand EMI Option.**
4. Offer valid on ICICI bank Credit Card and Debit Card EMI & regular transactions only.
5. **Offer valid on EMI tenures of 3, 6, 9, 12 months tenure only.** EMI conversion will take at least 4-5 working days.
6. Offer can be availed on maximum one EMI transaction per card during the Offer Period.
7. GST will be applicable on the Interest Component as per Government regulation.
8. To avail EMI option, you need to inform the store staff that the swipe needs to be on ICICI Bank 'Brand EMI' option.
9. Cashback for all EMI transactions will be posted to all eligible customers within 90 days from the end of offer month.
10. ICICI Bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offers by another offers, whether similar to above offers or not, or to withdraw it altogether.
11. The participation in the Offer is entirely voluntary and it is understood that the participation by the Cardholder/s shall be deemed to have been made on a voluntary basis.
12. Terms and Conditions of ICICI Bank and third parties apply. ICICI Bank makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by the third party. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of ICICI Bank / third party.
13. Images used in all the communications pertaining to the Offer are for representation purpose only.
14. ICICI Bank EMI Terms & Conditions will be applicable on EMI transactions as mentioned at: <https://www.icicibank.com/Personal-Banking/cards/Consumer-Cards/Credit-Card/low-interest-emi-products/instant-emi/terms-and-condition>. Page
15. If the Cardholder/s ceases to be Cardholder/s at any time during the subsistence of the Offer, all the benefits under the Offer shall lapse and shall not be available to the Cardholder/s.
16. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
17. All communication / notices with regard to this Program should be addressed to "ICICI Bank Ltd., ICICI Bank Phone Banking Group, P. O. Box No. 20, Banjara Hills, P. O. Hyderabad - 500034".
18. Alternatively, customer can also contact ICICI Bank's Phone banking unit / Relationship manager/Customer service manager.
19. In all matters relating to the Offer, the decision of ICICI Bank shall be final and binding in all respects.
20. These Terms and Conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit Cards. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Conditions.
21. ICICI Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by the merchant. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the merchant directly without any reference to ICICI Bank.
22. ICICI Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card holder/s under the offer.
23. ICICI Bank reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. ICICI Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
24. ICICI Bank reserves the right to disqualify any merchant or 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 Offer.
25. ICICI Bank does not guarantee and make any representation about the usefulness, worthiness and/ or character of the discount/ benefit or of the Products/Services under the Offer provided by the Alliance Partner.
26. The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
27. OEM disclaims any/all claims or liabilities with respect to the above-mentioned offer. Under no circumstances shall OEM and/or its affiliates &/or their directors, employees, agents, or officers be held responsible for any part of these offers. Offers are subject to change without prior notice.
28. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholder/s and ICICI Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

**Standard Chartered Bank Credit Cards Cashback Offer**  
**Terms and Conditions**

- Flat 7.5% Cash back applicable on F19 series, Offer Period: 9<sup>th</sup> Apr'21 till 15<sup>th</sup> Apr'21
- For Cashback on EASYEMI transaction on Credit Cards, transaction should be done under "Brand EMI" Option (Offer will be available only for brands which are covered under 'Brand EMI').
- Cash back will be posted by Standard Chartered bank after 90 working days from the campaign end date.
- Cashback will be printed on charge slip for eligible transactions. Customer will not receive Cashback if not eligible as per charge slip.
- Cash back applicable tenures are 3 Months, 6 Months, 9 Months & 12 Months.
- GST will be applicable on the Interest Component as per Government regulation.
- Cardholders are not bound in any way to participate in this offer. Any such participation is voluntary, and the offer is being made purely on a 'best effort basis'.
- EMI conversion will take at least 4-5 working days. This cashback offer is not applicable on Non-EMI Credit Card transactions.
- Standard Chartered bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offers by another offers, whether similar to above offers or.