

RuPay International Cashback Campaign – Terms & Conditions

Period:

10th October 2018 till 31st March 2019

Offer Details:

- **Effective 01st December, 2018** - 5% cashback (capped at a maximum of ₹ 700/-) on RuPay International Card for cash withdrawal at any International ATM (Except Nepal & Bhutan) of any Bank of any amount
- **Effective 19th December, 2018** - 10% cashback (capped at a maximum of ₹ 700/-) on RuPay International Card for successful International POS transaction at any International Location (Except Nepal & Bhutan).

Redemption process:

Cashback amount will be credited in RuPay International Cardholders respective Bank account within 15 days of the transaction date which is qualified for receiving cashback

Escalation Matrix:

In case of any queries regarding the Campaign, customer may contact its respective RuPay International Card Issuing Bank

Terms and Conditions:

1. “Card” shall mean variants of RuPay International Card, issued by a RuPay member bank.
2. “Card Holder/s” shall mean such customer/s to whom a RuPay International Card has been issued and who is authorised to hold the card.
3. “Transaction/s” would mean all successful qualifying transaction at any International ATM & International POS merchants (Except Nepal & Bhutan) of any Bank and will not include E-Com, Void transactions and reversals.
4. “Void Transactions” would mean any transaction wherein the transaction made using RuPay International Card has been cancelled by the participating store prior to the settlement with Bank.
5. “Campaign Period” shall mean the period during which the campaign will be valid, i.e. from the 10th of October, 2018 at 00:01 hours until the 31st of March, 2019 at 23:59 hours (both days inclusive). All Transactions that have happened during the Campaign Period only will be eligible for cashback under this Campaign.
6. **Campaign Construct:**
 - 6.1. 5% cashback (capped at a maximum of ₹ 700/-) when a cash withdrawal is done at any International ATM (Except Nepal & Bhutan) of any Bank of any amount & 10% cashback (capped at a maximum of ₹ 700/-) when a successful International POS transaction is done at any International Location (Except Nepal & Bhutan) using a RuPay International Card for any amount.

- 6.2. The maximum cap for cashback is ₹ 700 or 5% in case of a cash withdrawal from ATM & ₹ 700 or 10% of spends value on POS for qualifying Transaction whichever is lower.
- 6.3. There is no restriction on the number of times a Cardholder can qualify for receiving cashback under this campaign. Therefore, every time a Cardholder initiates a Transaction at an International ATM during the Campaign Period or performs a successful international POS transaction during the Campaign Period using a RuPay International Card for any amount, the Cardholder will be eligible to receive a cashback.
7. The offer is not transferable, non-negotiable and cannot be encashed at the retail participating stores.
8. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent Transactions will not be considered for the offer.
9. This offer is independent of any other offer, campaign, promotion or cashback running on the Card at the same time.
10. NPCI will not be responsible or liable in case the Transaction could not be done due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
11. NPCI will not be liable for any issues on account of incorrect swipes done at the participating store or for any technical problems with swipe machines at any participating store.
12. NPCI may, at any time change, amend, add or delete the terms and conditions associated with the campaign and communicate the changes to the banks vide addendum circular/s from time to time.
13. NPCI also reserves the right to discontinue the campaign without assigning any reasons or without any prior intimation whatsoever.
14. NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the participating store. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the participating store directly without any reference to NPCI.
15. NPCI 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 campaign.
16. Decision made by NPCI will be final and binding on all banks. Any dispute in this regard may be raised by the bank to NPCI and NPCI will work with the bank towards successful remediation of the same in light of the campaign terms and conditions.
17. Participation in this campaign is voluntary. Any Cardholder participating in this campaign shall be deemed to have read, understood and accepted these terms and conditions.
18. The cashback amount is to be processed by the Card issuing Bank into the respective Cardholder's Account within 15 working days of the Transaction.
19. The terms and conditions of the campaign shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the RuPay International Card.