

The contest will be for from **5<sup>th</sup> November 2018 to 9<sup>th</sup> November 2018 both days inclusive.**

**Eligibility of customers for Top Spender Campaign is as follows:**

- Total Sum of all Transactions during the contest period should be **Rs.10,000/- and above.**
- Disputed / void / reversal / cancellation/ withdrawal transactions will not be eligible.
- Customers to get **KALYAN JEWELLERS Gift Vouchers.**
- The winners of Navratri Contest will not be considered for this campaign.
- If a transaction initiated by a winning Credit Card holder is among disputed / void / reversal / cancellation status, then gift prize awarded to such customer will be disqualified and fresh Top Spender will be executed.

**Other Terms and Conditions**

- PMC Bank Authentication Time stamp will be considered as transaction time.
- Charges for insurance, extended warranty, gift tax, customization and other regulatory charges or levies to be borne by the customers.
- "Void Transaction" shall mean any transaction wherein the transaction made by using the Card has been cancelled by the merchant establishment prior to settlement with PMC Bank.
- If a Cardholder ceases to be a Cardholder, at any time during the Campaign Period, all the benefits under the Campaign shall lapse and shall no more be available to such Cardholder.
- In case a Cardholder cancels or reverses any transaction/s, due to which he/she had qualified for the Gift, then the Cardholder shall no more be eligible for the Gift.
- This Campaign is brought to you by PMC Bank and is made available only to Cardholders selected at the discretion of PMC Bank.
- PMC Bank shall not be held liable for any delay or loss that may be caused in delivery of the Gift.
- In the event any alternative Gift is offered, selection of the same shall be at the sole discretion of PMC Bank.
- PMC Bank does not guarantee and make any representation about the quality, usefulness, worthiness and/or character of the Gift, and shall not be responsible if the same, in any way, is found to be defective.
- PMC Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Cardholder/s under the Campaign.
- PMC Bank reserves the right to disqualify/ exclude any merchant establishment or Cardholder from the Campaign, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Campaign or otherwise by use of the Card.
- No queries shall be entertained **after 30 days** from the closure date of the Campaign Period. The existence of a dispute, if any, regarding the Gift shall in no event constitute a claim against PMC Bank.
- The participation in the Campaign 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.
- In all matters relating to the Campaign, the decision of PMC Bank shall be final and binding in all respects.
- The Campaign is not available, wherever prohibited and / or on merchandise / products / services for which such Campaigns cannot be offered for any reason whatsoever.
- These Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the Facility / Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Facility / Primary Terms and Conditions.
- PMC Bank reserves the right to modify/ change all or any of the terms applicable to the Campaign without assigning any reasons or without any prior intimation, whatsoever. PMC Bank also reserves the right to discontinue the Campaign without assigning any reasons or without any prior intimation, whatsoever.
- The Kalyan Jewellers Gift Vouchers will be given to lucky customers after 15 working days of completion of contest.