

**The terms and conditions of campaigns will be as under:**

The campaign will be valid for 9 days starting from October 10, 2018 to October 18, 2018 both days inclusive only for customers transacting at Point of Sale (POS) terminal, payWave terminal and e-Commerce sites using PMC Bank Debit Card (VISA & RUPAY).

**Eligibility of customers for Lucky Draw campaign is as follows:**

- Single minimum transaction to be Rs.1000/- or above.
- Disputed / void / reversal / cancellation/ withdrawal transactions initiated transactions will not be eligible for cash back.
- Customers to get Amazon Gift Vouchers.
- A customer once declared as lucky winner during the contest period from 10/10/18 -17/10/18, will not be eligible for lucky draw again.
- Single customer by means of lucky draw in each category will be selected the next working day. The name of the winner will be displayed on Website.
- Dushera Bumper Prize: Minimum one transaction on all days of contest period and total transaction amount of Rs. 25,000/- or above.
- A case where declared winning Debit Card holder transaction is among disputed / void / reversal / cancellation status. The gift prize awarded to the customer will be disqualified and fresh lucky draw will be executed.

Details of Contest:

| Date                          | Amazon Gift voucher amount   |
|-------------------------------|--|
| 10/10/2018                    | Rs.500/-   |
| 11/10/2018                    | Rs.500/-   |
| 12/10/2018                    | Rs.1000/-  |
| 13/10/2018                    | Rs.1000/-  |
| 14/10/2018                    | Rs.2000/-  |
| 15/10/2018                    | Rs.2000/-  |
| 16/10/2018                    | Rs.3000/-  |
| 17/10/2018                    | Rs.3000/-  |
| 18/10/2018 >>> Dushera Bumper | <ul style="list-style-type: none"><li>• 1st Lucky draw winner 2gm Gold Coin</li><li>• 2nd Lucky draw winner Rs.5000/- Amazon Voucher</li><li>• 3rd Lucky draw winner 5gm Silver Coin</li></ul> |

- In addition, during the campaign period 10 lucky Rupay Debit Cardholders will be given each day with Promotional KALYAN JEWELLERS voucher.

## 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 Amazon Gift Vouchers will be given to lucky customers after 20 working days of completion of contest.