

The terms and conditions of campaigns will be as under:

1) Navratri Offer :

The offer will be valid for **9 days** from **September 21, 2017 to September 29, 2017** (both days inclusive) only for customers who transact at Point of Sale (POS) terminals & e-Commerce sites using PMC Bank Debit Card.

Eligibility for the campaign is as follows:

- Opportunity is given to win gifts on daily basis i.e. in a span of 24 hours during the period of campaign starting from 00:00:00 Hrs. to 23:59:59 Hrs.
- Three customers with single transaction amount of Rs.2000/-and above per day per card on POS & e-Commerce site will be eligible for 10gram silver coin. The lucky draw for each day and its respective winners will be declared next working day on the website of the Bank. The winning contestants will be informed through SMS. There should be minimum ten contestants to hold lucky draw.

2) Dussehra & Diwali Dhamaka:

The offer will be valid for **31 days** from **September 21, 2017 to October 21, 2017** (both days inclusive) only for customers who transact at Point of Sale (POS) terminals, payWave POS terminals & at e-Commerce sites using PMC Bank Debit Card.

Eligibility for the campaign is as follows for POS and E-commerce transactions:

- There should be minimum hundred contestants per category to hold lucky draw.

Transaction Amount	Gifts
Rs.200001 & above	5 gram Gold Coin
Rs.1,00,001 to 2,00,000	2 gram Gold Coin
Rs.50,000 to 1,00,000	1 gram Gold Coin

- To be eligible, per transaction amount should be of Rs.2000 and above.
- Disputed / Void / reversal initiated transactions will not be eligible for draw.
- Withdrawal transactions done on ATM will not be considered for contest.
- Transactions made to fund e-wallets (viz Paytm, Pockets, Pink, Freecharge, Mobikwik etc) will not be eligible for contest.
- Cash at POS (machine / app) transaction will not be considered for contest.

Cashback for customers carrying out payWave transactions

In addition to above, any customer carrying out a payWave transaction will be eligible for cash back of Rs.50/- per transaction.

Note:

- To be eligible, customer has to initiate single transaction of Rs.1000 and above.
- The maximum Cash back will be of Rs.150/- per customer during contest period irrespective of total transactions count.

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.
- If there is a tie in top spender of offer period, customer who initiated first transaction of the day will be declared as winner.
- "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 cashback or gifts will be given to customer's within 30 days' post completion of campaign.