

# Offers Details & Terms & Conditions

## **Products**

Muscleblaze and Healthcart

## **Offer Construct**

Sr. No.	Card Type	Offer	Duration	Type of Transaction
1	Debit and Credit Card	Additional 10% off up to ₹300/- on Minimum Order Value of ₹999/-	Offer valid till December 31, 2023	Credit Card & Debit Card Online Transactions

## **Terms & Conditions**

- Discount can be redeemed only during its validity period once per card per month.
- The customer must use IDBI Bank Debit/Credit Card to avail of the offer during the offer period.
- The Offer may not be applicable on certain items.
- This Offer cannot be clubbed with any other offer.
- The Offer is non-transferable, non-binding and non-encashable.
- The Offer is not valid for Void Transactions.
- The customer would receive the discount at Healthcart website on using eligible card.
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Healthcart, its agents or representatives and the Customer hereby agrees not to hold the Bank responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that he/she may suffer on account of the offer/services by Apollo Pharmacy.
- Healthcart and IDBI Bank reserve the right to jointly change/modify/add/delete any of the terms and conditions of the offer. Bank or Healthcart may withdraw or modify the offer any time without any intimation to the user.
- The decision of the Bank and Healthcart in all matters in connection with an incidental to this offer is final and shall be binding on all persons.
- The bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by Healthcart.

# **General Terms & Conditions**

- The offer is brought to you by IDBI Bank and any participation in the offer is voluntary.
- Tax liability, if any, to be borne by the Cardholder.
- IDBI Bank shall not be responsible for guarantee delivery of SMS/Emails to the customer and shall not be liable for nondelivery of the same arising due to mobile network issues, DND activation by customers, and personal email settings of customer.
- Regular Credit Card Terms and Conditions apply. IDBI Bank reserves the right to alter any of the terms and conditions of the offer or to withdraw the offer completely at any time without prior notice.
- IDBI Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered as a result of availing the Offers.
- The offer is subject to force majeure events.
- The participation in the program shall constitute deemed acceptance by the Cardholder of all the terms and conditions governing the offer/ program.
- IDBI Bank does not warrant, represent or guarantee the quality of goods / services availed by the customers.
- The offer is valid on selected services.
- IDBI Bank Credit Cardholders irrevocably agree and acknowledge that IDBI Bank makes no guarantee or warranty that the participating Merchants shall honor the offer.
- Accordingly, IDBI Bank Credit Cardholders shall not make any claim or seek compensation against IDBI Bank in relation to any loss, damage, expense suffered in relation to non-fulfillment by the participating Apollo Merchants under this program.
- Any dispute as regards the quality of the products and services are to be taken by Cardholder directly with Healthcart.
- IDBI Bank reserves the right to disqualify any customers from the benefits of this offer inter alia for events like unusual transaction pattern that may indicate collusion between merchant and cardholder, recycling of funds via wallets/fund transfers, business expenses solely or any cases of charge back.
- IDBI Bank at its sole discretion can decide cardholders who can avail these offers. The decision of IDBI Bank will be considered as final and binding for rewarding the customers/employees.
- In all matters relating to the offer/Program, the decision of IDBI Bank shall be final and binding in all respects.
- IDBI Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this Offer by any other Offer, whether similar to this offer or to withdraw it altogether without giving prior notice.
- The terms and conditions of the program shall be in addition to and not in substitution/derogation to the primary terms and
  conditions governing the card and shall at all times be read along with terms of the Card member Agreement and such
  other terms and conditions that the Bank may deem appropriate in its sole discretion. Any irreconcilable contradiction
  between the terms and conditions contained herein and the Card member Agreement, then terms of the Card member
  Agreement to prevail the present conditions.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.

