



# Card Activation Campaign Details and Terms & Conditions

## Offer Construct

Campaign Period	Criteria	Merchandise Items On Spends	Merchandise Items On Lucky Draw
October 16, 2023 till November 30, 2023	Minimum two purchase transactions of ₹250/- each on PoS or E-commerce	Merchandise items to top 25 spenders in debit cards and top 15 spenders in credit cards.	Merchandise items by lucky draw to 10 debit & 10 credit cardholders

## Terms & Conditions

- This campaign is valid on Mastercard Debit & Credit cards.
- **Campaign Period:** October 16, 2023 till November 30, 2023.
- Campaign is applicable for all PoS & E-commerce transactions carried out using Mastercard Debit & Credit cards.
- The customer meeting the eligibility criteria and having the highest spend will be provided with merchandise items (1 merchandise item only).
- Merchandise items are subject to availability.
- Merchandise item to top 25 spenders in debit cards and top 15 spenders in credit cards.
- Merchandise item to 10 debit and 10 credit cardholders on lucky draw.
- Bank reserves the right to add, alter, modify all or any of these terms and conditions, or replace wholly or in part, this campaign by any other campaign, whether similar to this campaign or not, or to withdraw it altogether, without prior notice.
- In the event of any misuse or abuse of the campaign, Bank reserves the right to deny the merchandise to the customers.
- Bank reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this campaign by another campaign, whether similar to this campaign or not, or to extend or withdraw it altogether.
- The decision of Bank in all matters connected with or incidental to this campaign shall be final and binding.
- Bank shall not be liable for any loss or damage arising due to force majeure.

## General Terms & Conditions

- The campaign 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 non-delivery of the same arising due to mobile network issues, DND activation by customers, and personal email settings of customer.
- Regular IDBI Bank Debit & Credit Card Terms and Conditions apply. IDBI Bank reserves the right to alter any of the terms and conditions of the campaign or to withdraw the campaign 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 participating in the campaign.
- The campaign is subject to force majeure events.
- The participation in the campaign shall constitute deemed acceptance by the Cardholder of all the terms and conditions governing the campaign / program.
- IDBI Bank does not warrant, represent or guarantee the quality of merchandise received by the cardholders.
- The campaign is valid on select merchandise.
- IDBI Bank Debit & Credit Cardholders irrevocably agree and acknowledge that IDBI Bank makes no guarantee or warranty that the participating entities shall honor the offer.
- Accordingly, IDBI Bank Debit & 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 entities under this campaign.
- IDBI Bank reserves the right to disqualify any customers from the benefits of this campaign 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 campaign, 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 campaign by any other campaign, whether similar to this campaign or to withdraw it altogether without giving prior notice.
- 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 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 campaign shall be subject to the exclusive jurisdiction of competent courts in Mumbai.