

Offer Details and Terms & Conditions

Offer Construct

Card Type	Offer	Minimum Order Value	Validity
IDBI Bank Credit Cards	10% Instant Discount up to ₹5,000/-	₹8,000/- & above EMI transactions only	Once per card per month during the offer period

Terms & Conditions

- This offer is valid on IDBI Bank Credit Cards across all variants.
- Offer is applicable on EMI Transactions at Pinelabs PoS terminals only. [Click here](#) for store list
- Offer applicable for selected products at retail stores.
- The offer is applicable once per card per month, during the offer period.
- **Offer Period:** October 05, 2023 till December 31, 2023.
- All government levies like Sales Tax, TDS, any Local Tax, Octroi etc. shall be payable by the customer as applicable at the time the respective discounts were offered.
- Convenience fees will be charged as per the applicability.
- In case of partial/full cancellation the offer stands void and discount will be rolled back before processing the refunds.
- Bank reserves the right 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 not, or to withdraw it altogether, without prior notice.
- In the event of any misuse or abuse of the offer, Bank reserves the right to deny the offer 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 offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.
- All offers are subject to availability.
- The decision of Bank in all matters connected with or incidental to this offer shall be final and binding.
- Bank shall not be liable for any loss or damage arising due to force majeure.

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 non-delivery of the same arising due to mobile network issues, DND activation by customers, and personal email settings of customer.
- Regular IDBI Bank 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 products.
- 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 Merchants under this program.
- Any dispute as regards the quality of the products and services are to be taken by Cardholder directly with TCL.
- 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.