

## OFFER TERMS AND CONDITIONS

1. This Marketing Program (“Program”) is offered by SBI Card & Payment Services Ltd. (formerly known as “SBI Card & Payment Services Private Ltd.”) (“SBICPSL”) under an arrangement with Vouchagram India Pvt Ltd (“Vouchagram”). It is open to all legal residents of India holding a valid and current SBI/Tata Credit Card (“Cardholder”).
2. The Validity of the Program (“Term”) is from 23<sup>rd</sup> to 27<sup>th</sup> September 2021 unless extended by SBICPSL and Vouchagram by mutual consent in writing for a further period “additional term”. This is a limited period offer valid for Offer Term or until e-Voucher stocks last, whichever is earlier, unless revoked or extended by SBICPSL and Vouchagram without any prior notice and without any liability.
3. All SBI/Tata Credit Cardholders excluding SBI/Tata Corporate Credit Card & Paytm SBI Credit Card, with no payment outstanding of more than 30 days are covered under this Program.
4. Once the Cardholder is redirected to Vouchagram platform for the purchase of the e-Vouchers, the Cardholder will be interacting directly with Vouchagram with respect to purchase of the e-vouchers. The Cardholder will have to be comply with the terms and conditions of the Vouchagram online platform and the terms of the relevant vouchers purchased. In case the Cardholder has any queries or complaints regarding the e-vouchers purchased, then the Cardholder shall take up such issues with Vouchagram. SBI Card will not be liable for any issues relating to the e-vouchers purchased.
5. Offer details:
  - i. Payment under this offer will be allowed through SBI / Tata Credit cards only
  - ii. Eligible cardholders can avail instant discount on select e-Voucher brands on [www.gyft.com/sbicard](http://www.gyft.com/sbicard) as per the below table:

Sr. No.	e-Voucher	% Discount	Minimum Validity – from the date of purchase
1	Amazon	3%	11 months
2	Flipkart	3%	11 months
3	Myntra	9%	11 months
4	Spencer’s	5%	6 months
5	Big Bazaar	6%	11 months
6	Grofers	10%	5 months
7	Aditya Birla Fashion & Retail Ltd	15%	6 months
8	Pantaloons	15%	10 months
9	Prestige	15%	6 months

6. For Amazon Pay Gift Card and Flipkart e-vouchers, Cardholders can buy for maximum Rs 20,000 value each.
7. Aditya Birla Fashion & Retail Ltd e-Voucher is redeemable on any of the following brands – Allen Solly, Louis Philippe, Peter England and Van Heusen.
8. This Offer is also valid on EMI transactions on SBI credit card.
9. Exact validity of the e-Voucher will be communicated at the time of delivery.
10. e-Vouchers cannot be revalidated once expired or cancelled under any circumstances.
11. Any such unused balance amount shall stand lapsed automatically.
12. e-voucher purchased would be liable for the respective brand’s terms and conditions additionally.

### Other Terms and Conditions:

1. The above Offer is by way of a special offer for SBI/TATA Credit Cardholders only excluding SBI/Tata Corporate Credit Cardholders and nothing contained herein shall prejudice or affect the terms and conditions of the

- card agreement and Convert2EMI terms and conditions. The terms of the above offer shall be in addition to and not in derogation of the terms contained in the card agreement and Convert2EMI terms and conditions.
2. Any query regarding the Offer will be entertained only till the Offer Term. Post such dates, SBICPSL & Vouchagram will not entertain any correspondence or communication regarding this Program from any persons.
  3. SBICPSL does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to Vouchagram.
  4. All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in the communication.
  5. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
  6. Discounts provided under the offer cannot be clubbed with any other offer or discount extended by Vouchagram as part of any other arrangement.
  7. Under no circumstance will the instant discount being offered under this Program be settled with cash in lieu by SBICPSL or by Vouchagram.
  8. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
  9. SBICPSL will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by Vouchagram on products/services made available by it and the same shall be at the sole risk and consequences of Vouchagram and without reference to SBICPSL.
  10. All government Levies like GST, Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
  11. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
  12. SBICPSL reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card subject to intimation to Vouchagram of such disqualification.
  13. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
  14. SBICPSL and Vouchagram reserve the right, at any time, without prior notice 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.
  15. Cardholders are not bound in anyway to participate in the Programs. Any such participation is voluntary.
  16. Nothing herein amounts to a commitment by SBICPSL to conduct further, similar or other Offers.
  17. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at New Delhi for SBICPSL and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.
  18. SBICPSL may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.
  19. These terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Delhi.