



## **Terms and conditions for debit card offers**

**These Terms and Conditions (“Terms”) shall apply to and regulate the Offer/s extended by Bandhan Bank Limited (“Bandhan Bank”)**

**The Terms mentioned below shall be binding on the Customer/s availing the Offer/s. The Customer/s accept and acknowledge that the Customer/s shall be exiting Bandhan Bank’s website and entering into/being re-directed to a third party’s website(s). The link(s) to the Offer/s are provided only for the convenience of Bandhan Bank’s Customers and the website(s) are not owned, controlled or endorsed by Bandhan Bank, its affiliates, subsidiaries, any of its employees, officers, directors, personnel, representatives and/or agent, as the case may be.**

Bandhan Bank does not warrant the accuracy or completeness of the services, information, materials, tolls or the reliability of any service, advice, opinion, statement or other information displayed or distributed through the website(s). Furthermore, the Customer/s are advised to make their own enquiries and arrangements to verify, scan and check the website for any viruses, malicious code or malware, and Bandhan Bank provides no warranties whatsoever in this regard. The Customer/s understand and acknowledge that access of the website(s) and availing of any services offered on the website(s) or reliance on any opinion, statement, or information available on the website(s) shall be at the sole risk of the Customer/s. The information and services available on the website(s) are subject to modification, update, revision, verification and amendment without notice and such services and information may change materially at any time.

Bandhan Bank does not earn any commission or any other fee upon its Customer/s viewing the offers made available by third party’s website(s) or purchasing/ availing of a Product/ Service offered by the Offer Partners, except the customary considerations for use of credit cards/ debit cards/ net banking facility. The Customer/s are free to purchase/ avail them from any other stores/ online platforms and by using any other payment mechanism.

Bandhan Bank is not selling/rendering any of these Products/ Services and makes its Customer/s aware about possible consequences of participating in the Offer. Therefore, Bandhan Bank is not liable for any loss, claim, or damage whatsoever including any information displayed or distributed on/by the website(s), deficiency in services of the Offer Partners, failure / disruption/inability to access the website(s), technical errors, loss or theft of data, erroneous submission of data or information, any virus, malware or phishing attacks whether or not resulting from any act or omission of Offer Partners or any other party involved in the functioning of the website(s) or in the services contained and for any consequences of error or failure of internet connection equipment hardware or software used to access the third party website(s) through the link(s), Bandhan Bank hereinabove stand indemnified from all proceedings or matters arising thereto.

The usage of the website(s) is subject to the compliance of the applicable laws, regulations and all applicable terms & conditions.

**For the purposes of the Terms, the following words shall have the meaning as given below:**

- **“Customer/s”** shall mean shall mean a person who holds a valid debit card issued by Bandhan Bank of the card type as specified.
- **“Offer”** shall mean to include any discount(s)/subscription(s) or any other benefits of a similar nature as may be made available to Customer/s by the Offer Partners for purchase of Products/Services during a specified offer period.

- **“Products/Services”** shall mean the products/benefits/facilities offered by the Offer Partner.
  - **“Offer Partners”** shall mean any third-party vendors/merchants that Bandhan Bank partners with for providing any Offer to its Customer/s.
1. These Terms shall be applicable to the Customer/s of Bandhan Bank only, who shall be bound by the same and be further regulated by the provisions of the specified Products and Services provided by Bandhan Bank. Any participating Customer shall be deemed to have read, understood and accepted these Terms and Conditions.
  2. These Terms shall be in addition to and not in derogation of other applicable terms and conditions of digital assets/card issuer agreement/net-banking and terms and conditions of any account or any other facility/services offered by the Bandhan Bank and/or such other terms and conditions as may be specified by the Bandhan Bank, from time to time.
  3. Bandhan Bank reserves the right to discontinue the Offer or any aspect thereof without assigning any reasons and/or without any prior intimation.
  4. Bandhan Bank reserves the right to change eligibility criteria for the Offer or any aspect thereof, notwithstanding the aforementioned criteria at its sole discretion without any notice to the Customer/s.
  5. Bandhan Bank reserves the right to disqualify the Customer/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.
  6. Bandhan Bank shall not be liable for any failure or delay in fulfilling the terms of this Offer due to fire, strike, war, civil unrest, terrorist action, government regulations, acts of nature, pandemic/epidemic or other causes which are beyond the reasonable control of Bandhan Bank (“Force Majeure”).
  7. For any offer related claims, the Customer shall approach the Offer Partner directly. Bandhan Bank shall not entertain any such claims with regard to any dispute in this respect and shall not be liable, in any manner whatsoever, for the same.
  8. Bandhan Bank shall not in any way be deemed to be making any representation whatsoever about the usefulness, worthiness, and/or nature of the Products/Services provided by the Offer Partners and shall not be responsible for the same. The existence of a dispute, if any, with respect to the usefulness, worthiness, and/or nature of the Products/Services provided by the Offer Partners shall not constitute a claim against Bandhan Bank, in any manner whatsoever.
  9. Bandhan Bank shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that the Customer/s may suffer, sustain or for any personal injury that may be suffered, by the Customer/s directly or indirectly, by use or non-use of Products/Services availed of under this Offer or any aspect thereof.
  10. Bandhan Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory Service/Product provided by the Offer Partners/participating parties.
  11. Extant policies applicable to a customer/s of Bandhan Bank, including but not limited to the User Agreement and Privacy Policy available at Bandhan Bank website shall apply to the Customer/s availing the Offer, in addition to the Terms.

12. The Customer/s shall also bound by the terms, conditions and covenants stipulated by the Offer Partners in relation to the Offer.
13. No substitutions or exchange of Offer or any aspect thereof, other than what is detailed in the communication sent to the Customer shall be allowed. However, Bandhan Bank reserves the right to substitute and/or change the terms and conditions applicable to the Offer or any aspect thereof, without any intimation or notice, written or otherwise to the Customer/s.
14. The Offer is non-transferable, non-binding, non-encashable, non-extendable and non-negotiable. No exchange or redemption for an equivalent cash amount or in any other form shall be allowed.
15. Customer/s are not bound in any manner whatsoever to participate in the Offer. Any participation is voluntary and the Offer is being made purely on "Best Effort basis". The Offer is valid for Indian residents and citizens only.
16. In the event of any contradiction/inconsistency between the Terms and any other brochures, marketing or promotional materials relating to promotion, the Terms shall prevail to the extent of such repugnancy/inconsistency.
17. Bandhan Bank reserves the right to modify/ change all or any of the Terms, without assigning any reasons and/or without any prior intimation whatsoever.
18. Issues, if any, pertaining to the Offer or any aspect thereof must be raised within 30 days from the date of communication of the Offer. If any dispute or complaint or query is raised after 30 days, the same shall not be entertained.
19. Bandhan Bank will not be responsible or liable in case the Offer could not be availed by the Customer due to malfunction or delay or network issues in system, servers or providers, computer, software, or website of Bandhan Bank or otherwise.
20. Images provided in Offer are for illustration purpose only and may not be an exact representation of the Products/Services and Bandhan Bank does not undertake any liability or responsibility for the same.
21. Any person taking the advantage of the Offer shall be deemed to have read, understood and accepted these Terms.
22. Nothing contained in this Terms shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any Products/Services of the Offer Partner or any third party and is not intended to create any rights and obligations.
23. Any tax (including deductions at source) or other liabilities or charges payable to the Government or any other statutory authority which may arise or accrue to the Customer/s in relation to the Offer shall be to the account of the Customer/s, solely and exclusively.
24. Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in the city of Kolkata (India) irrespective of whether Courts in other areas have concurrent or similar jurisdiction. However, Bandhan Bank shall reserve the right to approach any other court or tribunal of competent jurisdiction.