



## **Standard Terms and Conditions for Bandhan Bank Debit Card Offers**

- If the Cardholder/s ceases to be a valid cardholder/s at any time during the Offer Period, all the benefits under the Offer Period will lapse and will not be available to the Cardholder/s.
- All queries/dispute on the offer should be raised with Offer Partner, by the Cardholder during the Offer Period before the Offer end date or within any such timeline as may be agreed between the Bank and the Offer Partner, and duly informed to the customer. For any disputes, the customer needs to furnish a scanned copy of invoice for the case to be taken for further investigation. If any dispute or complaint or query is raised after 30 (thirty) days, the same shall not be entertained.
- The Offer is non-transferable, non-binding, non-extendable and non-negotiable. No exchange or redemption for an equivalent cash amount or in any other form shall be allowed.
- Incomplete/rejected/invalid/returned/disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
- The discount will be applied at the time of checkout on the final amount including convenience fee, insurance, charity & other ancillaries.
- Bandhan Bank will not be responsible or liable in case the Offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- Bandhan Bank reserves the right to modify/alter the Offer or all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. Bandhan Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the Offer including any dispute or discrepancy relating to the Offer or eligibility of any Cardholder, Bandhan Bank's decision shall be final and binding on Cardholders in all respects.
- Images provided in promotions are only for pictorial representation and Bandhan Bank does not undertake any liability or responsibility for the same. Offer shall not 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.
- The Offer by Bandhan Bank is subject to applicable laws and regulatory guidelines/ regulations and as per Bank's extant guidelines from time to time.
- The Bank may use the services of agents for sales/marketing of the products. Copyrights of Bandhan Bank Limited. All rights are reserved.
- Bandhan Bank shall not be liable in any manner whatsoever for any loss/damage/claim that may arise out of use or otherwise of any goods/services availed of by the Cardholder/s under the Offer.
- Bandhan Bank expressly disclaims any and all liability or responsibility whatsoever with respect to any technical disruption including, but not limited to failure/inability to access the offer, or theft of data or information, or any virus, malware or phishing attacks.
- Bandhan Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the Offer.
- Bandhan Bank holds out no warranty or makes no representation about the quality, usefulness, worthiness or delivery of the services/products offered by the Offer Partner. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against Bandhan Bank.



- Offer Partner and/or Bandhan Bank retain the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel, discontinue this Offer, without assigning any reasons thereof.
- In case of any dispute, the decision of Offer Partner and/or Bandhan Bank with respect to the Offer shall be final and binding on the Cardholder and any correspondence in this regard will not be entertained.
- Bandhan Bank will not be liable in any manner whatsoever for any loss/damage/claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of the Offer.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of Offer Partner or any third party and is not intended to create any rights and obligations.
- Bandhan Bank shall not be obliged to make any public announcements to intimate the eligible customers about the benefits under the Offer.
- Offer Partner and/or Bandhan Bank reserve the right to disqualify any Cardholder 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 Offer or otherwise by use of the card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the Cardholder and Bandhan Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The terms and conditions governing the Offer shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the Debit Card issued by Bandhan Bank.
- The Offer is not available wherever prohibited and products/services for which such programs cannot be offered for any reason whatsoever.
- Any person taking advantage of this Offer shall be deemed to have read, understood and accepted these Terms and Conditions, in addition to the Primary Terms and Conditions governing Debit Cards.
- Any dispute relating to or arising out of the Offer or the terms and conditions shall be subject to the jurisdiction of the courts in Kolkata only, irrespective of whether courts in other areas have concurrent or similar jurisdiction.
- Offer Partner's Terms & Conditions shall be applicable.
- Any purchase using Bandhan Bank Debit Card shall be deemed as acceptance of the Terms and Conditions mentioned herein. The Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this Offer.
- Bandhan Bank holds the exclusive right at its sole discretion to refuse or deny the Offer to any Cardholder.
- For any queries related to the offer customer may call Bandhan Bank Customer Care at 1800-258-8181.