



Period: From 1 Jan 2019 till 15 March 2019

A. Offer Details

1. **Offer period:** 1 Jan 2019 – 15 Mar 2019
2. **Offer construct:** Additional 5% of instant discount on bill value for RuPay card holders (credit, debit and prepaid)
 - a. Max additional discount is Rs.50 per transaction
 - b. RuPay card holder can get the additional discount max twice within the entire offer period i.e. can get additional Rs.100 during the offer period.

B. Redemption Process

1. Valid at only participating retail stores in Dehradun and Ambala.
2. List of participating merchants in Dehradun and Ambala can be found at <https://innoviti.com/rupayoffers/>
3. RuPay card holder needs to make the payment through their RuPay card at the merchant(s) who is a part of the program (as per the list on <https://innoviti.com/rupayoffers/>)
4. When prompted by the merchant, the customer needs to swipe/insert the card in the PoS/card payment machine, verify the amount to paid and enter pin if amount is ok.
5. The 5% of the bill (max Rs.50) value will be discounted from the total amount and the customer will be required to pay the amount net of this discount.

C. Escalation Matrix

Name: Pragati Ojha

Phone: 1800-103-6702 (9:00 AM to 7:00 PM)

Email: info@innoviti.com ; pragati.ojha@innoviti.com

Terms & Conditions

1. Offer is valid only on valid RuPay credit/debit/prepaid cards successfully swiped on Innoviti-POS terminals at participating retail stores in Ambala & Dehradun during the validity period of the said promotion.
2. Offer is valid for regular credit/debit/prepaid card purchase transactions only and will not apply on any EMI transactions made on RuPay credit cards.
3. Offer is valid only in Dehradun and Ambala from January 1st 2019 till February 15th Mar 2019.
4. Under the Offer, the transacting RuPay cardholder will receive an upfront 5% cashback on amount entered for payment on Innoviti-POS terminal, subject to maximum of Rs.50/- per transaction.
5. Offer can be used for a maximum of 2 times during the Offer validity period on a single RuPay card.

6. The cashback will operate as an upfront discount for the cardholder, i.e., if bill amount of Rs.1000/- is entered with qualifying RuPay card swipe, then the charge slip will be generated for Rs.950/- only, as a result of applying the 5% discount. The charge slip will also separately mention clearly that cardholder has received cashback benefit of 5% (Rs. 50/-) on the actual bill amount.
7. Innoviti and NPCI reserve the right to suspend, withdraw, substitute, modify or terminate, fully or partly, the offer at its discretion, without any prior notice or without assigning any reasons.
8. Innoviti and NPCI makes no warranties or representations, either as regards the offer, or as regards the products and services purchased by the cardholder, and all warranties, express or implied, are disclaimed.
9. In no event, the aggregate liability of Innoviti or NPCI under this offer shall exceed the discount amount the cardholder is entitled to receive under this offer or Rs.50, whichever is less.
10. All disputes are subject to the jurisdiction of courts at Bangalore only.
11. NPCI 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.
12. The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
13. NPCI & Innoviti reserve the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever.
14. In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, NPCI decision shall be final and binding on Cardholders in all respects.
15. 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 /Credit card issued by NPCI member banks
16. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to NPCI. Additional discount offered by the NPCI is solely for promoting usage of RuPay Debit/Credit/Pre Paid card.
17. NPCI 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 Card Holder/s under the offer.
18. NPCI reserves 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.
19. 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 NPCI will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
20. NPCI shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
21. Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.