

## **RuPay – United Kingdom (UK) 50% Cashback Campaign – Terms & Conditions**

### **Period:**

01<sup>st</sup> June 2019 till 31<sup>st</sup> August 2019 (both dates inclusive)

### **Offer Details:**

50% cashback (capped at a maximum of ₹ 10,000/-) on RuPay International Card for successful POS transaction at any restaurant in United Kingdom.

### **Redemption process:**

Cashback amount will be credited in RuPay International Cardholders respective Bank account within 30 days of the transaction date which is qualified for receiving cashback

### **Terms and Conditions:**

1. A unique RuPay International card can qualify for the cashback only once during a calendar month during the campaign period.
2. Cashback will be processed for only the first qualifying POS transaction at a restaurant in UK in a month on a unique RuPay International card irrespective of:
  - i. Multiple POS transactions on an unique RuPay International card in a month at one or multiple restaurants in UK.
  - ii. In case, if the cardholder resorts to transaction splitting of a particular transaction, only the first qualifying transaction will qualify for cashback on a monthly basis (even if the qualified transaction criteria is met by all the transactions). Transaction splitting means when the invoice value is high and is split into multiple transactions.
  - iii. In essence qualifying transactions on a unique card can lead to a cashback pay-out maximum 3 times during the campaign period.
3. In case of multiple POS transactions performed in a month by the cardholder at any of the restaurants in UK using a unique RuPay card, the first qualifying transaction will qualify for 50% cashback of the transaction amount capped at maximum of ₹ 10,000/-.
4. The offer is not transferable, non-negotiable and cannot be encashed at the retail participating stores.
5. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
6. This offer cannot be combined with any other offer, campaign, promotion or cashback running on the Card at the same time.
7. NPCI will not be responsible or liable in case the transaction could not be done due to but not limited to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
8. NPCI will not be liable for any issues on account of incorrect swipes done at the participating store or for any technical problems with swipe machines at any participating store.

9. NPCI may, at any time change, amend, add or delete the terms and conditions associated with the campaign and communicate the changes to the member banks from time to time.
10. NPCI also reserves the right to discontinue the campaign without assigning any reasons or without any prior intimation whatsoever.
11. NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the participating store. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the participating store directly without any reference to NPCI.
12. 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 campaign.
13. Decision made by NPCI will be final and binding on all banks. Any dispute in this regard may be raised by the bank to NPCI and NPCI will work with the bank towards successful remediation of the same in light of the campaign terms and conditions.
14. Participation in this campaign is voluntary. Any Cardholder participating in this campaign shall be deemed to have read, understood and accepted these terms and conditions.
15. The terms and conditions of the campaign shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the RuPay International Card.

**Definitions:**

1. "Card" shall mean variants of RuPay International Card, issued by a RuPay member bank.
2. "Card Holder/s" shall mean such customer/s to whom a RuPay International Card has been issued and who is authorised to hold the card.
3. "Transaction/s" would mean all successful qualifying POS transactions at any restaurant in UK and will not include other POS transactions (other than restaurants), ATM, E-Com, Void transactions and reversals.
4. "Void Transactions" would mean any transaction wherein the transaction made using RuPay International Card has been cancelled by the participating store prior to the settlement with Bank.
5. "Campaign Period" shall mean the period during which the campaign will be valid, i.e. from the 01<sup>st</sup> of June, 2019 at 00:01 hours until the 31<sup>st</sup> of August, 2019 at 23:59 hours (both days inclusive). All qualifying that have happened during the Campaign Period only will be eligible for cashback under this Campaign.

**Escalation Matrix:**

In case of any queries regarding the Campaign, customer may contact its respective RuPay International Card Issuing Bank.

## **RuPay – United Kingdom (UK) Cashback Campaign – Terms & Conditions**

### **Period:**

01<sup>st</sup> June 2019 till 31<sup>st</sup> August 2019 (both dates inclusive)

### **Offer Details:**

20% cashback (capped at a maximum of ₹ 2,500/-) on RuPay International Card for successful POS transaction in United Kingdom at any Merchant Location except restaurants in United Kingdom.

### **Redemption process:**

Cashback amount will be credited in RuPay International Cardholders respective Bank account within 30 days of the transaction date which is qualified for receiving cashback

### **Terms and Conditions:**

1. A unique RuPay International card can qualify for the cashback only once during a calendar month during the campaign period.
2. Cashback will be processed for only the first qualifying transaction in a month on a unique RuPay International card irrespective of:
  - i. Multiple transactions on an unique RuPay International card in a month at one or multiple POS locations in UK.
  - ii. In case, if the cardholder resorts to transaction splitting of a particular transaction, only the first qualifying transaction will qualify for cashback on a monthly basis (even if the qualified transaction criteria is met by all the transactions). Transaction splitting means when the invoice value is high and is split into multiple transactions.
  - iii. In essence qualifying transactions on a unique card can lead to a cashback pay-out maximum 3 times during the campaign period.
3. In case of multiple transactions performed in a month by the cardholder at any of the POS locations (except restaurants) in UK using a unique RuPay card, the first qualifying transaction will qualify for cashback capped at maximum of ₹ 2,500/-.
4. The offer is not transferable, non-negotiable and cannot be encashed at the retail participating stores.
5. Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
6. This offer cannot be combined with any other offer, campaign, promotion or cashback running on the Card at the same time.
7. NPCI will not be responsible or liable in case the transaction could not be done due to but not limited to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
8. NPCI will not be liable for any issues on account of incorrect swipes done at the participating store or for any technical problems with swipe machines at any participating store.

9. NPCI may, at any time change, amend, add or delete the terms and conditions associated with the campaign and communicate the changes to the member banks from time to time.
10. NPCI also reserves the right to discontinue the campaign without assigning any reasons or without any prior intimation whatsoever.
11. NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the participating store. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the participating store directly without any reference to NPCI.
12. 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 campaign.
13. Decision made by NPCI will be final and binding on all banks. Any dispute in this regard may be raised by the bank to NPCI and NPCI will work with the bank towards successful remediation of the same in light of the campaign terms and conditions.
14. Participation in this campaign is voluntary. Any Cardholder participating in this campaign shall be deemed to have read, understood and accepted these terms and conditions.
15. The terms and conditions of the campaign shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the RuPay International Card.

**Definitions:**

1. "Card" shall mean variants of RuPay International Card, issued by a RuPay member bank.
2. "Card Holder/s" shall mean such customer/s to whom a RuPay International Card has been issued and who is authorised to hold the card.
3. "Transaction/s" would mean all successful qualifying transaction at any POS merchant in UK and will not include POS transactions on restaurants, ATM, E-Com, Void transactions and reversals.
4. "Void Transactions" would mean any transaction wherein the transaction made using RuPay International Card has been cancelled by the participating store prior to the settlement with Bank.
5. "Campaign Period" shall mean the period during which the campaign will be valid, i.e. from the 01<sup>st</sup> of June, 2019 at 00:01 hours until the 31<sup>st</sup> of August, 2019 at 23:59 hours (both days inclusive). All qualifying that have happened during the Campaign Period only will be eligible for cashback under this Campaign.

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