

RuPay – United Arab Emirates (UAE) Cashback Campaign

Terms and Conditions

(1) Applicability

- a) The Offer shall be applicable to RuPay International Card (Debit/Credit).
- b) In order to avail the benefits under this offer(s), the RuPay cardholder(s) would be required to get their RuPay International Card activated for international transaction by contacting its card issuing bank or via Net banking, Mobile banking, phone banking or branch banking services of respective issuing bank.

(2) Offer / Campaign Period:

15th Sep 2019 till 31st Mar 2020 IST (Inclusive both dates)

(3) Offer/Campaign Details:

- a) Daily 40% cashback (capped at a maximum of ₹ 4,000/-) on minimum transaction amount of ₹ 1,000 on RuPay International Card for successful Point of Sale (POS) transaction in UAE at any merchant location accepting the RuPay International Card (Debit/Credit).
- b) RuPay International card can qualify for the cashback maximum once per day during the campaign period i.e. **from 15th Sep 2019 till 31st Mar 2020** (Inclusive both dates)
 - a. Cashback will be processed for the highest value qualifying transaction per card per day regardless of multiple transactions done at various merchant location in UAE.
 - b. In case, if the cardholder resorts to transaction splitting of a particular transaction, only the highest value qualifying transaction will qualify for cashback on a daily 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.
- c) Minimum value of transaction for qualifying cashback is ₹ 1,000 and maximum value of cashback is 40% of the transaction amount with the cap of ₹ 4,000.
- d) In case of multiple transactions performed in a day by the RuPay cardholder at any of the POS locations in UAE using an International RuPay card, the highest value transaction will qualify for 40% cashback capped at maximum of ₹ 4,000/-
- e) The offer is not transferable, non-negotiable and cannot be encashed at the retail participating stores.

- f) Incomplete / declined / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- g) The Cashback amount (in INR) will be credited in the RuPay International Cardholders respective bank account through his/her Card Issuing Bank, within 45 days of the transaction date which is qualified for receiving cashback.
- h) A unique card is eligible to receive a maximum of ₹16,000 cash-back in a calendar month.

(4) Other Terms:

- (a) National Payments Corporation of India (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.
- (b) NPCI will not be liable for any issues on account of incorrect swipes done at the merchant location accepting the RuPay International Card (Debit/Credit) or for any technical problems with swipe machines at any merchant location accepting the RuPay International Card.
- (c) 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.
- (d) NPCI also reserves the right to discontinue the campaign without assigning any reasons or without any prior intimation whatsoever.
- (e) NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the merchant who is accepting the RuPay International Card. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with merchant who is accepting the RuPay International Card directly without any reference to NPCI.
- (f) 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 RuPay Card Holder/s under the campaign.
- (g) Decision made by NPCI will be final and binding on all member banks.
- (h) Any RuPay Cardholder (having a valid international active RuPay Card) participating in this campaign shall be deemed to have read, understood and accepted these terms and conditions.
- (i) 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.

(5) **Governing Law and Jurisdiction:**

These terms and conditions shall be governed by and interpreted in accordance with the Indian law. The jurisdiction and venue of any action with respect to the subject matter of these terms and conditions shall be the courts of Mumbai in India.

(6) **Definitions:**

1. “Card” shall mean variants of RuPay International Card, issued by a RuPay member bank of NPCI.
2. “Card Holder/s” shall mean such customer/s to whom a RuPay International Card has been issued and who is authorized to hold the card.
3. “Transaction/s” would mean all successful qualifying transaction at any POS merchant accepting the RuPay International Card (Debit/Credit) in UAE during the offer/camping period and will not include ATM, E-Com, keyed in, 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 15th of Sep, 2019 00:01(IST) up to 31st of Mar, 2020 at 23:59 (IST) inclusive both days. All qualifying transaction that have happened during the Campaign Period only will be eligible for cashback under this Campaign.

(7) **Escalation Matrix:**

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