

RuPay – Cashback Campaign for International Corridor on POS transactions
Terms and Conditions

(1) Applicability

- a) The Offer shall be applicable to RuPay JCB Global 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 JCB Global 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:

1st May 2024 till 31st July 2024 (both dates inclusive)

(3) Offer/Campaign Details:

- a) 25% cashback (capped at a maximum of ₹3,000/- per transaction) on RuPay JCB Global Card for successful Point of Sale (POS) transaction in countries Thailand, Vietnam, Singapore, Malaysia, Indonesia, Sri Lanka, USA and Spain at any merchant location accepting the RuPay JCB Global Card (Debit/Credit).
- b) There is no minimum amount of transaction to receive cashback
- c) RuPay International card can qualify for the cashback during the campaign period **i.e. from 1st May 2024 till 31st July 2024** (both dates inclusive)
 - a. Cashback will be processed on all transactions performed in a day.
- d) Maximum value of cashback is 25% of the transaction amount with the cap of ₹3,000.
- e) All the transactions performed in a day by the RuPay JCB Global cardholder at any of the POS locations across countries Thailand, Vietnam, Singapore, Malaysia, Indonesia, Sri Lanka, USA and Spain using an RuPay JCB Global card will qualify for 25% cashback capped at maximum of ₹ 3,000/-
- f) A unique card is eligible to receive maximum ₹15,000/- cashback within cashback period.
- g) The offer is not transferable and non-negotiable .
- h) Incomplete / declined / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.

- i) The Cashback amount (in INR) will be credited in the RuPay JCB Global Cardholders respective bank account through his/her Card Issuing Bank, within 60 days of the transaction date which is qualified for receiving cashback.

(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 JCB Global Card (Debit/Credit) or for any technical problems with swipe machines at any merchant location accepting the RuPay JCB Global 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 JCB Global Card. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with merchant who is accepting the RuPay JCB Global 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 active RuPay JCB Global 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 JCB Global 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 JCB Global Card, issued by a RuPay member bank of NPCI.
2. "Card Holder/s" shall mean such customer/s to whom a RuPay JCB Global 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 JCB Global Card (Debit/Credit) in countries Thailand, Vietnam, Singapore, Malaysia, Indonesia, Sri Lanka, USA and Spain during the offer/campaign period and will not include ATM, E-Com, Void transactions and reversals.
4. "Void Transactions" would mean any transaction wherein the transaction made using RuPay JCB Global 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 May 1 2024, 00:00:00 – July 31, 2024, 23:59:59 (both days inclusive). 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 JCB Global Card Issuing Bank