

## **SBI VISA DEBIT CARD CROSS BORDER CAMPAIGN**

### **Terms and conditions**

State Bank of India (the Bank) will run a promotional campaign for select customers to drive Cross border/international transaction from 01st Sep 2024 (00.00 Hours) to 30th Nov 2024 (23.59 hours) (Campaign Period) by awarding a cashback of ₹ 200/- .which will run under following Terms and Conditions (T&C).

1. This Promotion shall only be available on first come first serve basis to around 18,800 customers.
2. Eligibility: This promotion ("**Promotion**") is valid to SBI Visa Debit cardholders, who have received the campaign communication through email or SMS and activated their cards for cross-border transactions (point-of-sale or e-commerce) as on the start date of the campaign ("**Eligible Cardholders**"). The promotion is valid in India only.
3. Promotion Period: The promotion starts on 01st Sep 2024 (00.00 Hours) to 30th Nov 2024 (23.59 hours) (both dates inclusive).
4. How to Participate: To participate, Eligible Cardholders must activate cross-border transactions (point-of-sale or e-commerce) on their Promotion Card and make one or more cross-border transactions during the Promotion Period.
5. Reward: All Eligible Cardholders who carry out the above-mentioned activities will receive cashback of ₹ 200/-. Each Eligible Cardholder is eligible for only one cashback during the Promotion Period.
6. The cashback will be credited by within 90 days of campaign end date.
7. Exclusions: The Promotion is not applicable to Eligible Cardholders who are not residents of India during the current financial year (April to March) as per the Income-Tax Act, 1961. Also, Eligible Cardholders who have conducted the transactions for their business or profession are not eligible for the Amazon Vouchers.
8. No Luck-Based Rewards: The cashback is not given out as winnings from any games or based on luck or chance.
9. No Work or Service Requirement: The cashback is not given in lieu of conducting any work for Visa or providing any services to Visa.
10. Returns: In case the Promotion Cardholder either returns or refunds the product or cancels the transaction or a transaction is cancelled for any reason whatsoever, such transaction will not qualify for eligibility of the Promotion. If the order is cancelled or returned in part, the Promotion Cardholder will qualify for the Promotion only for the items for which the order was not cancelled / returned.

11. All disputes arising out of this Promotion will be subject to the exclusive jurisdiction of the courts at Mumbai, India.
12. General terms and conditions: By participating in the Promotion, you agree to/that:
- a. abide by these terms and conditions and the decision of Visa with respect to the Promotion.
  - b. release and indemnify Visa from any liability, claim, loss, damage, cost, or expense arising from or in connection with the Promotion.
  - c. understand that participation in the Promotion is voluntary and not binding in any manner.
  - d. accept that Visa and SBI reserve the right to modify, suspend, cancel, or terminate the Promotion and these terms and conditions or any part of it without prior notice or reason.
  - e. accept that SBI has the sole and final discretion to determine the winners and the Vouchers, and that their decisions are final and binding.
  - f. SBI reserves the right to disqualify any Eligible Cardholder who tampers with the eligibility process or enters this Promotion not in accordance with these terms and conditions or in any manners subvert or tries to subvert the objective of this Promotion.
  - g. Visa is not responsible for any technical failures that may prevent an individual from participating in the Promotion.
  - h. this Promotion is void where prohibited by law.

By participating in this Promotion, Promotion Cardholders agree to these terms and conditions.