

### Refer and Earn on BHIM ABPB

**Offer:** Earn Rs. 100 cashback on 5 successful referrals on BHIM ABPB

**Offer period:** 17<sup>th</sup> Dec,2018 to 31<sup>st</sup> March,2019

#### **Offer Details –**

- A referrer earns Rs 100 cashback on 5 successful referrals
- A person who is currently a BHIM ABPB user who will provide his referral code (registered mobile number) to be used for the referral scheme is termed as existing user/referrer.
- A new customer will be eligible for Rs 50 cashback if he is able to complete one successful referral within 24 hours of registration with BHIM ABPB
- A new customer will be eligible for an Rs 50 cashback if he is able to complete two successful referrals within 7 days of registration with BHIM ABPB
- The bonus cashbacks of Rs 50 for successful referrals of one in first 24 hours and two in first week can't be clubbed and existing cashback of Rs 100 for 5 successful referrals applies post winning the Rs 50 bonus
- A successful referral is when the referrer refers BHIM ABPB to 5 new users and the new users install the app, link their bank account, complete their first transaction and add the referral code of the referrer in the profile section of BHIM ABPB.
- The new users are the customers who put & apply the referral code of the person who referred the BHIM ABPB app to them within 3 days of installing and registering on the BHIM ABPB app
- For detailed Terms and Conditions, please check the Terms & Conditions

#### **Terms & Conditions:**

- Winners will be notified by email/sms.
- The cashback will be credited to the account linked with BHIM ABPB UPI app
- The amount will be credited in 15 working days of the referral getting successful
- For every additional successful referral (5 people), the referrer gets eligible for cashback given the other conditions are met.
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABIPBL, holding an account with ABIPBL.
- Offer valid throughout India except for residents of states/location where such offers are prohibited under applicable law including the state of Tamil Nadu.
- ABIPBL has the right to contact the winning users for marketing and promotional activities.
- ABIPBL reserves the rights to, without liability or prejudice to any of its other rights, change/modify/withdraw the Offer without any notice and the customers agree to remain updated with the Offer terms and conditions by visiting the ABIPBL website - [www.adityabirla.bank](http://www.adityabirla.bank)
- In case of fraudulent/suspicious transactions, ABIPBL reserves the sole right to revoke the Offer.
- This Offer cannot be combined with any other offers and cannot be assigned/ transferred to any other person/ customer.

- The users shall not hold ABIPBL, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a user claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer, except loss caused due to intentional misconduct or gross negligence on part of ABIPBL.
- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on ABIPBL to continue the Offer up to, on or after the time the Offer Period ends.
- The terms & conditions of this Offer shall be in addition, and not in substitution / derogation to, the rules/regulation governing the use of any ABIPBL services/products.
- If the Offer and/or anything to be done by ABIPBL in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of ABIPBL, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of ABIPBL, then ABIPBL shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
- These terms & conditions shall be governed by the Laws of India and the courts in Mumbai shall have exclusive jurisdiction over any disputes related to this Offer.

\* ABPB is a brand of Aditya Birla Idea Payments Bank Limited (ABIPBL) and all intellectual property rights thereto vest solely with ABIPBL.

### **Up to 100% cashback on 1<sup>st</sup> payment – BHIM ABPB**

**Offer:** Get up to 100% cashback\* on 1<sup>st</sup> payment done on BHIM ABPB

**Offer period:** 21<sup>st</sup> Dec,2018 to 20<sup>th</sup> Jan,2019

- Who is eligible? - Users who are registered with BHIM ABPB UPI and done 1<sup>st</sup> transaction during offer period.
- What to do to?
  - To transact- Recharge, Postpaid or any utility bill payment during the offer period to get cashback with minimum transaction amount of Rs.30.
- How much cashback?
  - Up to 100% cashback up to Rs.30 after 1<sup>st</sup> successful transaction on BHIM ABPB
- Cashback will be credited directly into linked bank account in next 15 days after successful transaction.
- Maximum 500 no. of users to receive cashback every day.
- Customers will also be eligible for Rs.50 cashback on 3 unique payments offer\*\* running during this offer period.
- Offer only applicable to users transacting through the BHIM ABPB UPI App.
- Offer applicable once per user during the offer period.
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABIPBL, holding an account with ABIPBL.
- ABIPBL has the right to contact the winning users for marketing and promotional activities.
- ABIPBL reserves the rights to, without liability or prejudice to any of its other rights, change/modify/withdraw the Offer without any notice and the customers agree to remain updated with the Offer terms and conditions by visiting the ABIPBL website.
- In case of fraudulent/suspicious transactions, ABIPBL reserves the sole right to revoke the Offer.
- This Offer cannot be combined with any other offers and cannot be assigned/ transferred to any other person/ customer.
- The users shall not hold ABIPBL, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a user claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer, except loss caused due to intentional misconduct or gross negligence on part of ABIPBL.
- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on ABIPBL to continue the Offer up to, on or after the time the Offer Period ends.
- The terms & conditions of this Offer shall be in addition, and not in substitution / derogation to, the rules/regulation governing the use of any ABIPBL services/products.
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not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences. These terms & conditions shall be governed by the Laws of India and the courts in Mumbai shall have exclusive jurisdiction over any disputes related to this Offer.

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\*\* T&C apply. For details refer Rs.50 cashback on 3 unique payments offer in offers section



**Buy 3 Get Rs.50; Buy 5 Get Rs.100**

**Offer:** Double savings on Coupons!

- Buy **3** discounted coupons and get **Rs.50 cashback**
- Buy **5** discounted coupons and get **Rs.100 cashback**

Cashback eligible on all brands of coupons.

**Offer Period:** 8<sup>th</sup> Oct, 2018 – 31<sup>st</sup> Jan, 2018

**How it works:**

- **How to buy?** Go to Merchants → Categories → Coupons inside BHIM ABPB UPI app. Browse through the list of available coupons and select to buy. Enter UPI PIN to buy coupon. All purchases to be done within the offer period
- **What is the minimum purchase value?** All coupon purchases to be minimum of **Rs.250** to be eligible for the offer
- **When will you receive cashback?** All cashback will be sent out within 15 days after the end of offer period

**Detailed Terms and conditions:**

- Offer only applicable to users transacting through the BHIM ABPB UPI App.
- ABIPBL reserves the rights to, without liability or prejudice to any of its other rights, change/modify/withdraw the Offer without any notice and the customers agree to remain updated with the Offer terms and conditions by visiting the ABIPBL website [www.adityabirla.bank](http://www.adityabirla.bank)
- In case of fraudulent/suspicious transactions, ABIPBL reserves the sole right to revoke the Offer.
- This Offer cannot be combined with any other offers and cannot be assigned/ transferred to any other person/ customer.
- The users shall not hold ABIPBL, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a user claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer, except loss caused due to intentional misconduct or gross negligence on part of ABIPBL.
- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on ABIPBL to continue the Offer up to, on or after the time the Offer Period ends.
- The terms and conditions of this Offer shall be in addition, and not in substitution / derogation to, the rules/regulation governing the use of any ABIPBL services/products.
- If the Offer and/or anything to be done by ABIPBL in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of ABIPBL, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of ABIPBL, then ABIPBL shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.

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### **Up to 100% cashback on Bills & Recharge – ABPB**

**Offer** - Get up to 100% cashback on every Bills & recharge on ABPB\* app or internet banking portal.

Valid till next 3 Bills/Recharge Payment

**Offer timeline** – 27<sup>th</sup> Dec, 2018 to 25<sup>th</sup> Jan, 2019

#### **Offer Details -**

##### **1. Who is eligible?**

- Users who are registered with ABPB\* app or internet banking portal and done Recharge/Bill Payment transaction during offer period
- Users who have done min 0 to max 2 Bills/Recharge Payments on ABPB app or Internet banking portal till 25th Dec 2018

##### **2. What to do to?**

- To transact- Prepaid/postpaid or any utility bill payment during the offer period to get cashback with minimum transaction amount of Rs.30

##### **3. How much cashback?**

- Up to 100% cashback up to Rs.30 after successful transaction on ABPB app or internet banking portal
- Cashback applicable for max 3 Bills/Recharge done by the eligible users

#### **Detailed T&C**

- Maximum transactions to receive cashback- 30,000
- Direct cash-back into user's bank account/wallet account will be loaded within 10-15 days post successful payment.
- Offer only applicable to users transacting through the ABPB app or internet banking portal
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABIPBL, holding an account with ABIPBL.
- Offer valid throughout India except for residents of states/location where such offers are prohibited under applicable law including the state of Tamil Nadu.
- ABIPBL has the right to contact the winning users for marketing and promotional activities.
- ABIPBL reserves the rights to, without liability or prejudice to any of its other rights, change/modify/withdraw the Offer without any notice and the customers agree to remain updated with the Offer terms and conditions by visiting the ABIPBL website [www.adityabirla.bank](http://www.adityabirla.bank)
- In case of fraudulent/suspicious transactions, ABIPBL reserves the sole right to revoke the Offer and/or not permit any individual(s) involved in or suspected to be involved in, such fraudulent/suspicious transactions to participate in any ongoing/future schemes/offers of ABIPBL
- The users shall not hold ABIPBL, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a user claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer, except loss caused due to intentional misconduct or gross negligence on part of ABIPBL.

- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on ABIPBL to continue the Offer up to, on or after the time the Offer Period ends.
- The terms & conditions of this Offer shall be in addition, and not in substitution / derogation to, the rules/regulation governing the use of any ABIPBL services/products.
- If the Offer and/or anything to be done by ABIPBL in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of ABIPBL, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of ABIPBL, then ABIPBL shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences. These terms & conditions shall be governed by the Laws of India and the courts in Mumbai shall have exclusive jurisdiction over any disputes related to this Offer.
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**FLAT Rs. 250 Cashback on new Credit Card\*\* Issuance**[Apply Now](#)

**Offer:** Get Flat Rs. 250 Cashback on new Credit Card\*\* issuance.

**Offer period:** 1<sup>st</sup> Dec, 2018 to 31<sup>st</sup> March, 2019

**How it works:**

**Who is eligible?:** Customer who holds an Aditya Birla Payments Bank (ABPB)\* account. . Offer is valid only once per user during the offer period.

**What to do to get cashback?:** Apply for third party Credit Card\*\* by going to ABPB Store section on Aditya Birla Payments Bank Mobile Banking Application (App) . Mobile number used for applying a third party Credit Card (on the paisabazaar / third party partner website) should be same as the mobile number used for registration for Aditya Birla Payments Bank Mobile Banking app.

**Where to apply on Aditya Birla Payments Bank (ABPB)\*:**

- By going to ABPB store inside APBP Mobile Banking App , and clicking on Credit Card button
- By clicking on [Apply Now](#) link on offer section of APBP Mobile Banking app
- By clicking on Push notification/In-app notifications/SMS sent by Aditya Birla Payments Bank on the Mobile Banking App.

**How much is the cashback amount?:** Flat Rs. 250 on new Credit Card\*\* issuance and on successful delivery to Customer.

- Credit card\*\* application should be completed within the Offer period only
- Cashback will be credited into Customers ABPB account within 30 days post successful delivery of Credit Card\*\* to the Customer. Eligible Customers will be notified by email/sms/push notification.
- You will be redirected to the [www.paisabazaar.com](http://www.paisabazaar.com) (Paisabazaar) website for a credit card application. Please go through their terms and conditions. Aditya Birla Idea Payments Bank Limited is only providing referral services of third party financial products on a non-risk participation basis.

**Terms & Conditions:**

- This offer is valid from 01 December 2018 to 31 March 2019 (both dates inclusive)
- Only customers holding an ABPB Saving Account / Wallet are eligible to avail this Offer.
- This offer can be availed only through APPB Mobile Banking App . Customers should mention the same mobile number as registered on APBP Mobile Application while applying for credit card on the third party partners website
- Offer is valid only once per Customer during the Offer period
- Offer valid throughout India except for residents of states/location where such offers are prohibited under applicable law including the state of Tamil Nadu
- Cashback will be credited into Customers ABPB account within 30 days after the credit card has been received by the Customer.

- The Cashback will be processed only when the Cashback amount does not result in breach of account limits laid down by RBI, from time to time. Cashback will be credited on a later date(s) when resulting balance (post such credit) will be within the specified limits
- Aditya Birla Idea Payments Bank Limited (ABIPBL) only provides referral service of credit card product issued by third party financial institution on a non-risk participation basis purely for the convenience of its Customers.
- The Credit Card will be issued by third party financial institution subject to documentation / verification of the customer and at their sole discretion
- The Customer is free to avail / apply for credit card from any financial institution /online platforms. By displaying the third party credit card product offer, ABIPBL neither guarantees/provides warranty nor makes any representation with respect to the products offered by the third party financial institution.
- Any information on the ABIPBL mobile banking application or website (or the section thereof to which you will be directed), whether about the third party financial institution or the products/services being offered thereof, is displayed as is and has not been verified by ABIPBL for its accuracy. ABIPBL shall not be liable or responsible for any such information or any consequence arising out of your reliance on the same
- ABIPBL is neither endorsing the third party financial institution nor any product/service nor is it responsible for sale/quality/features of the products/ services under any offer
- ABPB shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by third party financial institution or its agents or representatives and the Customer hereby agrees not to hold ABPB responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that he/she may suffer on account of the third party service / product availed
- If the Customer chooses to apply/avail/purchase these third party credit card product / service, he agrees to read and understand the terms and condition, charges etc., related to the same prior to application. ABIPBL will neither be a party to nor in any manner concerned with such purchase nor be liable or responsible for any act or omission of the third party financial institution or the Customer
- All third product credit card related queries/complaints/service will be addressed by the respective financial institution only
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABIPBL, holding an account with ABIPBL.
- ABIPBL has the right to contact the Customer who become eligible for the Cashback for marketing and promotional activities.
- ABIPBL reserves the rights to, without liability or prejudice to any of its other rights, change/modify/withdraw the Offer without any notice and the customers agree to remain updated with the Offer terms and conditions by visiting the ABIPBL website.
- In case of fraudulent/suspicious transactions, ABIPBL reserves the sole right to revoke the Offer.
- The users shall not hold ABIPBL, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a user claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer, except loss caused due to intentional misconduct or gross negligence on part of ABIPBL.

- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on ABIPBL to continue the Offer up to, on or after the time the Offer Period ends.
- The terms and conditions of this Offer shall be in addition, and not in substitution / derogation to, the rules/regulation governing the use of any ABIPBL services/products.
- If the Offer and/or anything to be done by ABIPBL in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of ABIPBL, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of ABIPBL, then ABIPBL shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
- These terms and conditions shall be governed by the Laws of India and the courts in Mumbai shall have exclusive jurisdiction over any disputes related to this Offer.

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\*\* ABPB only provides referral service of third party credit card product on a non-risk participation basis. Credit Card will be issued by Third Party financial institution subject to documentation / verification at their sole discretion

### Customer P2M & Merchant offer 1

#### **Customer offer:**

Any customer with a Saving Account, opened at a Banking Point in the below locations gets a Cashback of INR 5 per transaction per merchant per day capped at INR 20 per customer. Minimum transaction value should be greater than or equal to INR 30.

#### **Merchant offer:**

A ABPB merchant in the below locations gets INR 5 per transaction per unique customer capped at INR 100 per merchant. Minimum transaction value should be greater than or equal to INR 30.

Offer Locations: Dadh Bk., Khandala, Kuran Road, Maka, Songaon, Dahiwad, Thengode, Lohoner, Nimgaon, Lahvit

#### **Terms and conditions**

- Offer valid from 5 December-25 December 2018 (both days inclusive)
- INR 30 minimum transaction amount for availing the offer
- Customer Offer is valid only for customers who have opened a Savings Account at a ABPB Banking Point
- A valid transaction includes only P2M transactions
- Customer offer not valid for employees, retailers, ABPB contracted staff & merchants
- Retailer, ABPB contracted staff and employee P2M transactions not valid for merchant offer
- Cashbacks to customers & Merchants account will be processed on T+1 working basis. (Where T represents the day of the transaction and 1 is the next working day e.g. if customer does a transaction on 5 December 2018 then the amount of cashback will be credited by 6 December 2018)
- A customer is allowed to do only 1 transaction at one merchant per day for the transaction to be eligible for Cashback
- Maximum limit for customer is capped at INR 20 and for Merchant INR 100
- Please refer the common T&C below for more details

#### **Common Terms and conditions**

- Offer valid only for those customers who open an Aditya Birla Payments Bank (ABPB<sup>#</sup>) Savings Account at a Banking Point<sup>^</sup> at the same location where the specific Offer is being run.
- Offer not applicable for Saving account opened through the ABPB website (Online or Net Banking) and Mobile Banking Application (ABPB Mobile App)
- All transactions have to be done at the Banking Point<sup>^</sup> / Partner Shop\* at the same location as defined in the specific Offer document.
- The Cashback will be processed only when the Cashback does not result in breach of account limits laid down by RBI, from time to time. Cashback will be credited on a later date(s) when resulting balance (post such credit) will be within the specified limits
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABPB, holding an account with ABPB
- ABPB reserves the right to modify/withdraw, without liability or prejudice to any of its other rights, the offer in its sole discretion, at any time.
- ABPB shall be the final decision making authority with respect to any aspect related to this offer

- Customers/retailers consent to participate in any marketing activity conducted by ABPB (including usage of name/image of the winners)
- Courts in Mumbai shall have exclusive jurisdiction over any dispute related to the offer
- If the offer and/or anything to be done by ABPB in respect of the offer is prevented or delayed by causes, circumstances or events beyond the control of ABPB, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of ABPB, then ABPB shall not be liable for the same to the extent so prevented or delayed, and shall not be liable for any consequences.
- These terms & conditions shall be governed by the Laws of India
- The terms & conditions of this scheme shall be in addition to, and not in substitution / derogation to, the terms and conditions of ABPB available on [www.adityabirla.bank](http://www.adityabirla.bank)
- For any queries / grievance related to this offer, customer can contact our helpline 1800 209 2265, available from 9:00 am to 9:00 pm, Monday to Saturday.

# Aditya Birla Payments Bank (ABPB) is a brand of Aditya Birla Idea Payments Bank Limited (ABIPBL).

^ Banking Point (Retailers) refers to the retail access point where APBP Customer can undertake banking transactions.

\* Person to Merchant (P2M) OR Partner Shop transaction means transaction undertaken at stores (including retail stores, restaurants, any other such outlet) accepting payments from customers having ABPB Savings account

## Customer P2M & Merchant offer 2

### **Customer offer:**

Any customer with a Saving Account, opened at a Banking Point in the below locations gets a Cashback of INR 5 per transaction per merchant per day capped at INR 20 per customer. Minimum transaction value should be greater than or equal to INR 30.

### **Merchant offer:**

A ABPB merchant in the below locations gets 10% upto INR 5 per transaction per unique customer capped at 30 unique customers per merchant.

Offer Locations: Bhuvel, khedasa, NES, Ravli, Samarkha, Dadusar, Narsanda, Undhela, Kavitha, Umalla, Kharach and Bholav

### **Terms and conditions**

- Offer valid from 5 December-25 December 2018 (both days inclusive)
- Customer Offer is valid only for customers who have opened a Savings Account at a ABPB Banking Point
- INR 30 minimum transaction amount for availing the customer offer
- A valid transaction includes only P2M transactions
- Customer offer not valid for employees, retailers, ABPB contracted staff & merchants
- Retailer, ABPB contracted staff and employee P2M transactions not valid for merchant offer
- Cashbacks to customers & Merchants account will be processed on T+1 working basis. (Where T represents the day of the transaction and 1 is the next working day e.g. if customer does a transaction on 5 December 2018 then the amount of cashback will be credited by 6 December 2018)
- A customer is allowed to do only 1 transaction at one merchant per day for the transaction to be eligible for Cashback
- Maximum limit for customer is capped at INR 20 and for Merchant INR 150
- Please refer the common T&C below for more details

### **Common Terms and conditions**

- Offer valid only for those customers who open an Aditya Birla Payments Bank (ABPB<sup>#</sup>) Savings Account at a Banking Point<sup>^</sup> at the same location where the specific Offer is being run.
- Offer not applicable for Saving account opened through the ABPB website (Online or Net Banking) and Mobile Banking Application (ABPB Mobile App)
- All transactions have to be done at the Banking Point<sup>^</sup> / Partner Shop\* at the same location as defined in the specific Offer document.
- The Cashback will be processed only when the Cashback does not result in breach of account limits laid down by RBI, from time to time. Cashback will be credited on a later date(s) when resulting balance (post such credit) will be within the specified limits
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABPB, holding an account with ABPB
- ABPB reserves the right to modify/withdraw, without liability or prejudice to any of its other rights, the offer in its sole discretion, at any time.
- ABPB shall be the final decision making authority with respect to any aspect related to this offer

- Customers/retailers consent to participate in any marketing activity conducted by ABPB (including usage of name/image of the winners)
- Courts in Mumbai shall have exclusive jurisdiction over any dispute related to the offer
- If the offer and/or anything to be done by ABPB in respect of the offer is prevented or delayed by causes, circumstances or events beyond the control of ABPB, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of ABPB, then ABPB shall not be liable for the same to the extent so prevented or delayed, and shall not be liable for any consequences.
- These terms & conditions shall be governed by the Laws of India
- The terms & conditions of this scheme shall be in addition to, and not in substitution / derogation to, the terms and conditions of ABPB available on [www.adityabirla.bank](http://www.adityabirla.bank)
- For any queries / grievance related to this offer, customer can contact our helpline 1800 209 2265, available from 9:00 am to 9:00 pm, Monday to Saturday.

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### Customer Offer at Select Merchants (30+30)

**Offer:** Assured ₹60 cashback on your first three transactions done on BHIM ABPB at select merchants:

- ₹30 on 1<sup>st</sup> transaction
- ₹30 on 3<sup>rd</sup> transaction

When the 1<sup>st</sup> and the 3<sup>rd</sup> transaction are carried out by the customer at any of the select merchant locations (list at the end of these terms and conditions)

#### **Terms and Conditions:**

- Offer valid on Customer payment to the select merchant from 1<sup>st</sup> Nov 2018 until 31<sup>st</sup> Dec 2018 (“Offer Period”)
- Offer is valid for transactions done through BHIM ABPB
- Minimum amount per transaction is Rs.100
- To be eligible, User/ Customer has to transact at the select merchant. Please refer below for the list of select merchant. (User is defined as individuals using the BHIM APBP and Customer refers to ABPB account holders)
- The eligible User /Customer would receive ₹30 cash back on 1<sup>st</sup> transaction and ₹30 on 3<sup>rd</sup> transaction.
- Only “new” users eligible, i.e. user should have installed or registered on BHIM ABPB during the offer period and the 1<sup>st</sup> transaction should be Merchant payment<sup>#</sup> at the select merchant (list shared below).
- For transactions made using BHIM ABPB, Cashback will be credited to the linked bank account
- Cash back will be processed on a weekly basis.
- Winners will be notified by email/ sms/push notification.
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABIPBL, holding an account with BHIM ABPB.
- ABPB has the right to contact the winning users for marketing and promotional activities.
- ABPB reserves the rights to, without liability or prejudice to any of its other rights, change/modify/withdraw the Offer without any notice and the Users/Customers agree to remain updated with the Offer terms and conditions by visiting the ABPB website – [www.adityabirla.bank](http://www.adityabirla.bank)
- In case of fraudulent/suspicious transactions, ABPB reserves the sole right to revoke the Offer.
- This Offer cannot be combined with any other offers and cannot be assigned/ transferred to any other person/ customer.
- The Users/Customers shall not hold ABPB, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a User/Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and/or on account of the Offer, except loss caused due to intentional misconduct or gross negligence on part of ABPB.
- Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on ABPB to continue the Offer up to, on or after the time the Offer Period ends.
- The terms & conditions of this Offer shall be in addition, and not in substitution / derogation to, the rules/regulation governing the use of any ABPB services/products.
- If the Offer and/or anything to be done by ABPB in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of ABPB, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures,

floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of ABPB, then ABPB shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.

- These terms & conditions shall be governed by the Laws of India and the courts in Mumbai shall have exclusive jurisdiction over any disputes related to this Offer.

Select Merchants:

MERCMOBNO	SHOPNAME	SHOP CITY	SHOP CODE	PIN
7775854535	Twisty Tasty (sai enterprises)	Boys Town - Nashik	422007	
7982206392	Hungger Cure	H P T College - Nashik	422005	
8308710076	Nikhara missal	Bhonsala Military School - Nashik	422005	
9420677377	The happy feast Company	H P T College - Nashik	422005	
9422292425	Creamist	Industrial Estate - Nashik	422007	
9730719391	Swastik Foods (C3 café)	Bhonsala Military School - Nashik	422005	
9822052841	Dairy Don	H P T College - Nashik	422005	
9922326222	Krushna Basundi Tea	H P T College - Nashik	422005	
9987700104	The VJ café	H P T College - Nashik	422005	
9870030973	Mediplanet	Bhonsala Military School - Nashik	422005	
9049992049	Amit foods	H P T College - Nashik	422005	
9850787262	Pick a pizza	Satpur Township - Nashik	422007	
8888860465	Bombay bakery	Ahmednagar City - Ahmed Nagar	414001	
9175888081	Cafe kono	Savedi Road - Ahmed Nagar	414003	
9325105014	Pasad enterprises ( BATA)	Ahmednagar - Ahmed Nagar	414001	
9623043004	Dadguru Supermarket	Savedi Road - Ahmed Nagar	414003	
9763833066	Royal Ice cream pune road	Ahmednagar - Ahmed Nagar	414001	
9823168845	Karachiwala Bakery	Sarjepura - Ahmednagar	414001	
9822078639	Old Mumbai ice cream	Ahmednagar - Ahmed Nagar	414001	
9860113733	Cake N Bake	Savedi Road - Ahmed Nagar	414003	
9890025267	Royal Restaurant	Savedi Road - Ahmed Nagar	414003	
9890838324	Khau Galli Restaurant	Ahmednagar R.S. - Ahmed Nagar	414005	
9923603959	Rio la cafe	Savedi Road - Ahmed Nagar	414003	
8149111124	Hotel Lokseva	Sarjepura - Ahmednagar	414003	
8007762353	Mongnis Cake Shop- Tardeo	Tardeo -Mumbai	400034	
7715051955	Mongnis Cake Shop- Andheri S V Road	Andheri S V Road- Mumbai	400058	

8652476067	Monginis Cake Shop - Yaari Road	Yaari Road -Mumbai	400061
9322674367	Monginis Cake Shop - Panchavati	Panchavati - Nashik	422003

\* ABPB is a brand of Aditya Birla Idea Payments Bank Limited (ABIPBL) and all intellectual property rights thereto vest solely with ABIPBL.

\*\*BHIM ABPB is a product of ABIPBL.

# Merchant payment is defined as payment in return of receiving a service or product from the merchant

### **HL Offer : Customer P2M & Merchant offer 1 (Maharashtra)**

#### **Customer offer:**

Any customer with a Saving Account, opened at a Banking Point in the below locations gets a Cashback of INR 5 per transaction per merchant per day capped at INR 30 per customer. Minimum transaction value should be greater than or equal to INR 30.

#### **Merchant offer:**

A ABPB merchant in the below locations gets INR 5 per transaction - twice per unique customer capped at INR 200 per merchant. Minimum transaction value should be greater than or equal to INR 30.

**Offer Locations: Dadh Bk., Khandala, Kuran Road, Maka, Songaon, Dahiwad, Thengode, Lohoner, Nimgaon, Lahvit**

#### **Terms and conditions**

- Offer valid from **4 January – 31 January 2019** (both days inclusive)
- INR 30 minimum transaction amount for availing the offer
- This Offer is valid only for Saving Account opened at a ABPB Banking Point
- A valid transaction includes only P2M transactions
- Customer offer not valid for employees, retailers & merchants
- Retailer and employee P2M transactions not valid for merchant offer
- Cashbacks to customers & Merchants account will be processed on T+1 working basis. (Where T represents the day of the transaction and 1 is the next working day e.g. if customer does a transaction on 7 January then the amount of cashback will be credited by 8 January)
- A customer is allowed to do only 1 transaction at one merchant per day for the transaction to be eligible for Cashback
- Please refer the common T&C below for more details

**Customer P2M & Merchant offer 2 (Gujarat):****Customer offer:**

Any customer with a Saving Account, opened at a Banking Point in the below locations gets a Cashback of INR 5 per transaction per merchant per day capped at INR 30 per customer. Minimum transaction value should be greater than or equal to INR 30.

**Merchant offer:**

A ABPB merchant in the below locations gets 10% upto INR 5 per transaction – twice per unique customer capped at 20 unique customers per merchant.

**Offer Locations: Bhuvel, khedasa, NES, Ravli, Samarkha, Dadusar, Narsanda, Undhela, Kavitha, Umalla, Kharach and Bholav**

**Terms and conditions**

- Offer valid from 4 January-31 January 2019 (both days inclusive)
- This Offer is valid only for Saving Account opened at a ABPB Banking Point
- A valid transaction includes only P2M transactions
- Customer offer not valid for employees, retailers & merchants
- Retailer and employee P2M transactions not valid for merchant offer
- Cashbacks to customers & Merchants account will be processed on T+1 working basis. (Where T represents the day of the transaction and 1 is the next working day e.g. if customer does a transaction on 7 January then the amount of cashback will be credited by 8 January)
- A customer is allowed to do only 1 transaction at one merchant per day for the transaction to be eligible for Cashback
- Please refer the common T&C below for more details