

Terms & Conditions for Free Shopping Card Offer:

- Only the first 100,000 customers who open a Savings Account with Aditya Birla Payments Bank (ABPB)* or customers who open an account till 30th June 2018, whichever is earlier, are eligible for this offer.
- Offer valid only for those customers who open an ABPB Savings Account at a Banking Point. ^
- 1st transaction carried out during the term of this offer shall not be considered while counting the number of transactions under this Offer. The second transaction and transaction done thereafter shall be considered while counting the number of transactions to avail the offer.
- Cash Deposit and Cash Withdrawals transactions undertaken at a Banking Point^ shall not be considered as an eligible transaction to avail this Offer.
- Money Transfer transactions from one ABPB Savings Account to another ABPB Savings account shall not be considered while counting the number of transactions for eligibility. Only 1 Money Transfer transaction (fund transfer) from Customer's APBP Savings Account to any other Bank account, shall be an eligible transaction under the Offer.
- Partner Shop transactions needs to happen at at least two different stores/outlets. [Partner Shop transaction means stores (including retail stores, restaurants, any other such outlet) accepting payments from customers having ABPB account.
- For bill payments, part payments shall not be considered while counting the number of transactions and only one payment for each biller, under a category (electricity, gas, broadband, and mobile) shall be considered per month, to be eligible for this offer
- Offer applicable only on transactions made by customers at ABPB Banking Points in Anand, Kheda, Bharuch, Nashik and Ahmednagar districts.
- Post successful transactions and subject to eligibility criteria– customer shall first give consent for a Shopping Card by calling Phone Banking: 1800 209 2265 (toll free) or visiting the nearest Banking Point. Shopping Card shall be delivered to eligible customers within 15 working days of obtaining such consent from customer to receive the Shopping Card.
- An amount of Rs. 88.5 (Shopping Card issuance charge of Rs.75 + applicable taxes) for the Shopping Card shall be charged to the customer. This amount shall be debited from customer's ABPB savings account and then subsequently credited with an equivalent cashback amount of Rs.88.5. For this, customer needs to have a minimum balance of Rs. 88.5 in their account over and above the 'Set Off Balance' of Rs.100 at the time of placing the request for the Shopping Card. Equivalent cashback amount shall be credited after 2 working days.
- 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.
- In case a customer had already purchased a Shopping Card and subsequently makes 8 successful transactions, as detailed above, during the currency of this Offer, an equivalent amount paid for the Shopping Card shall be credited as Cashback. The terms and conditions of the Shopping Card Offer shall continue to be applicable.
- Offer can only be availed within 60 days (60th day included) of becoming ABPB savings account customer.
- For any queries / grievance related to this offer, customer can contact our helpline 1800 209 2265

- In case of Shopping/Bus Ticketing/Flight Ticketing/Hotel Booking transactions, Shopping Card will be issued only post successful delivery of product or completion of journey or stay under such transaction. Transaction which are returned/cancelled, shall be excluded while considering the eligibility for this Offer.
- Shopping Card shall be issued to individuals selected by the Bank in line with Offer criteria and subject to successful completion of all transactions specified above.
- Terms & Conditions related to the Shopping Card shall be communicated separately once the customer receives the Shopping Card. The Customer will be bound by the Shopping Card terms and Conditions once he provides his consent to receive the same under the Offer.
- 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
- 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

* Aditya Birla Payments Bank is a brand of Aditya Birla Idea Payments Bank Limited ABIPBL

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

₹5,000 Cashback Offer on BHIM ABPB

Offer: Stand a chance to win upto ₹5,000 Cashback on your first transaction with BHIM ABPB*

Offer period: 2nd May, 2018 – 31st July, 2018

Terms & Conditions:

- Winner Prize: ₹5,000 (direct Cashback in user bank account linked with BHIM ABPB) for every 2501th user in every 5001 users during the Offer period.
- Additional cashback for every slot of 5001 users:
 - Every 10th user to get ₹25 direct cashback in user bank account linked with BHIM ABPB.
 - 1st user to get ₹1,000 direct cashback in user bank account linked with BHIM ABPB.
- To be eligible, user has to do any first transaction via BHIM ABPB handle.
- Transactions include all financial transactions excluding P2P.
- Direct cash back in user bank account to be done every 15 days during Offer period.
- Winners will be notified by email/ sms /push notification.
- Offer only applicable to users transacting through the BHIM ABPB App.
- Maximum of 17,000 users eligible to receive cashback during this offer window.
- 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
- 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.

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Refer and Earn on BHIM ABPB

Offer:

- Refer and Earn Rs. 10,000 worth of MakeMyTrip vouchers
- Rs. 100 cashback on referring 5 people

Offer period: 15th May, 2018 – 30th June, 2018

Terms & Conditions:

- A referrer earns Rs. 100 cashback on successful referral. A person who is currently a BHIM ABPB* UPI user who will provide his referral code (registered mobile number) to be used for the referral scheme can be termed as existing user/referrer.
- A successful referral is when the referrer refers the BHIM ABPB UPI app 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 their profile section of the BHIM ABPB UPI app.
- The mega prize Rs. 10,000 worth of MakeMyTrip vouchers will be given to the customer who does the maximum referrals in the offer period. In case of a tie, the user who does the maximum referrals earliest during the offer period will be declared as the winner.
- For every additional successful referral (5 people), the referrer gets eligible for cashback given the other conditions are met.
- The cashback will be given to the first 5,000 successful referrals within the offer duration.
- Winners will be notified by email/sms.
- The amount of Rs. 100 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 – the 5 referred people installing the app, linking their bank account, completing their first transaction and adding the referral code of the referrer in their profile section of the BHIM ABPB UPI app.
- All terms and conditions of MakeMyTrip will apply to the mega prize Rs. 10,000 MakeMyTrip vouchers.
- 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
- 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.

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₹750 cashback Offer for BHIM ABPB

Offer: Earn upto ₹750 cashback every month on transacting with BHIM ABPB*

Offer period: 1st May, 2018 – 31st March, 2019

How it works:

- **Part A:**
 - Users can get ₹25 cashback per transaction, for upto 20 unique transactions in a month (Maximum cashback - ₹500)
 - Minimum transaction value - ₹100
- **Part B:**
 - Users can earn Incentive of minimum ₹100 /- & upto ₹250 /- as per slabs below
 - For Number of transactions >= 25 but less than 50 = Incentive ₹100/-
 - For Number of transactions >=50 but less than 100 = Incentive ₹200/-
 - For Number of transactions >=100 = Incentive ₹250/-
 - Minimum transaction value per transaction – ₹10
- All users of BHIM ABPB shall be entitled for this incentive and shall be able to potentially earn upto ₹750 (₹500 for incentive on unique transactions + ₹250 for volume incentive for transactions above 100)
- Calendar month will be used for calculation of "month" for incentive payout

Terms and Conditions:

- This is an offer by Government of India and is subject to change as per GOI guidelines. For detailed terms and conditions of the offer, please refer this circular - [BHIM Cashback Scheme](#) (Please refer component 2 of the circular)
- 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
- 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 the 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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Refer and Earn on ABPB Mobile Banking

Earn Rs.101 on referring ABPB to 5 people. Also, stand a chance to win Rs. 10,000 worth of Amazon vouchers.

Offer period: 26th May, 2018 – 31st July, 2018

How it works?

1. The user who wants to refer has to go to the Profile section of ABPB -> Invite
2. The user who installs the app using the referral link has to add the referral code in Profile section-> Complete profile -> Personal -> Were you referred? -> Enter Referral Code

Who is eligible?

- Any Full KYC verified (OTP/ Biometric) customer of Aditya Birla Idea Payments Bank Limited (“**ABPB**”) can participate in the Refer and Earn scheme.

Terms & Conditions:

- Any Full KYC verified (OTP/ Biometric) customer of Aditya Birla Idea Payments Bank Limited (“**ABPB**”) can participate in the Refer and Earn scheme.
- The customer becomes eligible for Rs.101 cashback on referring the ABPB Mobile Banking app to 5 new users. The 5 new users should also complete their full KYC verification (Full KYC wallet/ Savings account) and add the referral code of the referrer in the profile section of the ABPB app. Only when the new users have completed all the aforementioned steps, Rs.101 cashback is provided to the customer who referred and the referral will be deemed successful.
- The amount will be credited in 15 working days of the referral getting successful.
- The amount of Rs 101 will be credited to the ABPB saving’s account or KYC verified ABPB wallet.
- For every additional successful referral (5 people), the referrer gets eligible for Rs.101 cashback given the other conditions are met.
- The mega prize of Rs. 10,000 worth of Amazon vouchers will be given to the customer who does the maximum referrals in the offer period. In case of a tie, the customer who does the maximum referrals earliest will be declared as the winner.
- Winners will be notified by email/sms.
- All terms and conditions of Amazon will apply to the mega prize of Rs. 10,000 worth of Amazon vouchers. Customers can visit www.amazon.in for further details on Terms & Conditions.
- 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 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

- 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.

₹10,000 Cashback Offer for Aditya Birla Payments Bank (ABPB)

Offer: Up to ₹10,000 Cash prize on your first transaction with Aditya Birla Payments Bank (ABPB).

Offer period: 29th May, 2018 – 31st July, 2018

Terms & Conditions:

- Winner Prize: ₹10,000 (in mode of payment used for 1st transaction) for every 2501th user during the Offer period.
- Additionally, cash prizes for every slot of 5001 users:
 - Every 10th user to get ₹25 in mode of payment used for 1st transaction
 - 1st user to get ₹5,000 in mode of payment used for 1st transaction
 - Users 1001, 2001, 3001, 4001, 5001 to get ₹1,000 each in mode of payment used for 1st transaction
- To be eligible, user has to do any first transaction via Mobile Banking App or Internet Banking.
- Valid only for Aadhar verified users.
- The Offer isn't extended to P2P, P2B, and Load Money (via any mode) transactions.
- ABPB Wallet balance upload to be done every 15 days during Offer period.
- Winners will be notified by email/sms/push notification.
- Offer only applicable to users registering either on Aditya Birla Payments Bank mobile application or <https://online.adityabirla.bank/ABPB/#/login>.
- Maximum of 650 users to receive cashback in this offer window.
- 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
- In case of fraudulent/suspicious transactions, ABIPBL reserves the sole right to revoke the Offer.
- User is not eligible for this Offer in cases such as: Capped account/wallets, frozen accounts/wallets, RBI limit exceeded etc.
- 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.

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Terms & Conditions for P2P Offer for BHIM ABPB

₹10 Cashback Offer

Offer: First 100 users every hour to get Rs 10 cashback on sending money (fund transfer) to friends & families using BHIM ABPB UPI handle. Minimum Transaction amount: Rs 50. Transaction to be done using BHIM ABPB UPI app only.

Offer period: 8th June, 2018 – 7th July, 2018

- Who is eligible? - Users who are registered with BHIM ABPB UPI
- What to do to get cashback? – Send money to your friends & families using BHIM ABPB UPI app with minimum transaction amount Rs 50. First 100 unique users every hour* to get cashback.
- *Every hour is denoted by business hours i.e 9 am to 9 pm. Transactions falling under the defined hours will receive cashback.
- How much is the cashback amount? – Rs10
- Offer not applicable if payment done by Aditya Birla Payments Bank
- User can earn Max Rs 10 each day & maximum of Rs 300 during the offer period.
- Direct cash-back into user's bank account) will be done every 15 days during offer period. Winners will be notified by email/sms/push notification.
- Offer only applicable to users transacting through the BHIM ABPB UPI App.
- 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
- 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 & 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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Terms & Conditions for Recharge(Prepaid/Postpaid) Offer for BHIM ABPB

50% Cashback Offer

Offer: Get 50% cashback on first ever prepaid/postpaid transaction using BHIM ABPB UPI app.

Offer period: 8th June, 2018 – 30th June, 2018

- Who is eligible? - Users who are registered with BHIM ABPB UPI. Offer is valid only once per user during the offer period.
- What to do to get cashback? – First ever recharge transaction done through BHIM APBP UPI app.
- How much is the cashback amount? – 50% Max upto Rs 20
- Direct cash-back into user's bank account) will be done every 15 days during offer period. Winners will be notified by email/sms/push notification.
- Offer only applicable to users transacting through the BHIM ABPB UPI App.
- 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
- 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 & 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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Terms & Conditions for Utility Payments Offer for BHIM ABPB

10% Cashback Offer

Offer: Get 10% cashback (Max upto Rs.50) on utility payment (Electricity/Gas/DTH/Water/Landline/Broadband) using BHIM ABPB UPI app.

Offer period: 8th June, 2018 – 30th June, 2018

- Who is eligible? - Users who are registered with BHIM ABPB UPI. Offer is valid only once per user during the offer period.
- What to do to get cashback? – First ever utility bill payment (Electricity / Gas / DTH / Water / Landline / broadband) using BHIM ABPB UPI app.
- How much is the cashback amount? – 10% Max upto Rs 50
- Direct cash-back into user's bank account) will be done every 15 days during offer period. Winners will be notified by email/sms/push notification.
- Offer only applicable to users transacting through the BHIM ABPB UPI App.
- 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
- 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 & 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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Terms & Conditions for Healthcare Package Offer on BHIM ABPB

Flat Rs.200 Cashback Offer

Offer: Get Flat Rs.200 cashback on buying healthcare package using BHIM ABPB UPI app.

Offer period: 8th June, 2018 – 7th July, 2018

- **Who is eligible?** - Users who are registered with BHIM ABPB UPI. Offer is valid only once per user during the offer period.
- **What to do to get cashback?** – Buy Healthcare package using BHIM APBP UPI app.
- **How much is the cashback amount?** – Flat Rs. 200
- Offer applicable only for healthcare packages starting from Rs. 999
- Direct cash-back into user's bank account) will be done every 15 days during offer period. Winners will be notified by email/sms/push notification.
- Offer only applicable to users transacting through the BHIM ABPB UPI App.
- 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
- 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 & 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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Terms & Conditions for Credit Card Offer

FLAT Rs. 500 Cashback on Credit Card issuance

Apply by clicking here: <http://bit.ly/2JZFFuL>

Offer: Get Flat Rs. 500 cashback on getting credit card approved.

Offer Period: 8th June, 2018 – 30th July, 2018

How it works:

- **Who is eligible?** Users who are registered with Aditya Birla Payments Bank app/web or on BHIM ABPB UPI app. Offer is valid only once per user during the offer period.
- **What to do to get cashback?** Apply for credit card on Aditya Birla Payments Bank app/web or on BHIM ABPB UPI app.
 - **Where to apply on Aditya Birla Payments Bank:** By clicking on Apply Now <http://bit.ly/2JZFFuL> link on offer section of app/web or by clicking on Push notification/In-app notifications/SMS sent by Aditya Birla Payments Bank
 - **Where to apply on BHIM ABPB UPI:** By clicking on Apply Now <http://bit.ly/2JZFFuL> link on offer section of app or by clicking on Push notification/In-app notifications/SMS sent by Aditya Birla Payments Bank
- **How much is the cashback amount?** Flat Rs. 500 on getting approval on Credit Card
- Credit card application should be completed within the offer period only
- Direct cash-back into user's bank account) will be done within 15-30 days after card approval. Winners will be notified by email/sms/push notification

Detailed Terms and conditions:

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

Apply by clicking here: <http://bit.ly/2JZFFuL>

Customer Cashback Offer ('Offer') for ABPB* customers on Mobile Postpaid, DTH Recharge & Utility Bill Payments

- Offer period 25th June to 31st July 2018 (both days inclusive)
- Under this offer, charges levied on Mobile Postpaid, Direct to Home (DTH) Recharges and Utility Bills payments will be reversed in the form of Cashback
- Below table indicates Customer Cashback per transactions

Transaction Type	Maximum Customer cashback per transaction Rs.
Mobile Postpaid	6
DTH Recharge	6
Utility Bill up to Rs. 1000	6
Utility Bill > Rs. 1000 and <=2000	12
Utility Bill > Rs. 2000	29.5

- Max 5 transactions per customer would be considered eligible for cashback under this Offer
- Cashback will be processed after 7 working days from the date of transaction
- Offer valid only on successful transactions completed at Banking Point[^] / Customer Service Point
- Offer valid PAN India
- Offer valid for ABPB Savings Account & Full KYC Wallet account holders
- 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.
- This Offer is not valid for ABPB 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
- 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

* Aditya Birla Payments Bank (ABPB) is a brand of Aditya Birla Idea Payments Bank Limited (ABIPBL)
[^]Banking Point refers to the retail access point where ABPB Customer can undertake banking transactions.

Terms & Conditions for Recharge (Prepaid/Postpaid) Offer for Aditya Birla Payments Bank users**50% Cashback Offer**

Offer: Get 50% cashback on first ever prepaid/postpaid transaction using Aditya Birla Payments Bank using Mobile app or internet banking.

Offer period: 14th June, 2018 – 8th July, 2018

- Who is eligible? - Users who are registered with Aditya Birla Payments Bank through mobile app or internet banking
- What to do to get cashback? – First ever prepaid/postpaid transaction done through ABPB mobile banking app or internet banking
- How much is the cashback amount? – 50% Cashback Max upto Rs20
- Direct cash-back into user's bank account/wallet account will be done every 15 days during offer period. Winners will be notified by email/sms/push notification.
- Offer only applicable to users transacting through ABPB App or web.
- 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
- 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 & 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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Terms & Conditions for Utility Payments Offer for Aditya Birla Payments Bank users

10% Cashback Offer

Offer: Get 10% cashback (Max upto Rs.50) on first ever utility payment (Electricity/Gas/DTH/Water/Landline/Broadband) using Aditya Birla Payments Bank using Mobile app or internet banking.

Offer period: 14th June, 2018 – 8th July, 2018

- Who is eligible? - Users who are registered with Aditya Birla Payments Bank through mobile app or internet banking
- What to do to get cashback? – First ever utility payment done through ABPB mobile banking app or internet banking within the offer period
- How much is the cashback amount? – 10% cashback (Max upto Rs 50)
- Direct cash-back into user's bank account/wallet account will be done every 15 days during offer period. Winners will be notified by email/sms/push notification.
- Offer only applicable to users transacting through ABPB App or web.
- 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
- 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 & 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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