

### 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 31<sup>st</sup> May 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. ^
  - 1<sup>st</sup> 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 (60<sup>th</sup> 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](http://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.

### CUSTOMER CASHBACK OFFER (Offer)- ASSISTED SHOPPING TRANSACTIONS

**Offer:** 10% Cashback (up to Rs. 100) on 1<sup>st</sup> successful Assisted Shopping transaction

**Offer validity:** 30<sup>th</sup> April 2018 to 31<sup>st</sup> May 2018 (both dates included)

#### Terms & Conditions:

- Maximum Cashback limit per order is INR 100/- or 10% of the total order value (including shipping charges)
- Minimum order value to be Rs. 200 to be eligible for the Offer
- Offer valid for first 1.5 lakhs customers or until 31<sup>st</sup> May, 2018, whichever is earlier
- Offer applicable only on 1<sup>st</sup> Assisted Shopping transaction / order per customers made at Aditya Birla Payments Bank\* (ABPB) Banking Point
- Offer valid only for those customers who open an ABPB savings account or wallet at a Banking Point. ^
- Offer not valid for employees, trade partner, service providers, contractual FOS of ABPB, holding an account with ABPB.
- Offer valid PAN India except for states/location where offering such cashback is prohibited under applicable law.
- Offer valid from 30<sup>th</sup> April 2018 to 31<sup>st</sup> May 2018 (both dates included)
- Cashback shall be processed only under the following circumstance
  - The Cashback credit does not result in breach of account balance limits laid down by RBI, from time to time. In case of breach of account balance limit the Cashback amount will be credited on a later date(s) when resulting balance (post such credit) is within the prescribed limits.
  - After successful delivery of orders. Transactions which are cancelled or returned through Return to Origin (RTOs) or RMAs (Returns Made After product delivery), shall be excluded while considering the eligibility for this offer.
  - Subject to the aforementioned, cashback will be processed within 60 days from the date of transaction
- This offer cannot be combined with any other offers except for the 'Free Shopping Card Offer' (where such transaction will also be counted as an eligible transaction for getting a Free Shopping Card (for Shopping card offer T&C, please refer [www.adityabirla.bank/terms-and-conditions/](http://www.adityabirla.bank/terms-and-conditions/))
- Offer cannot be assigned/ transferred to any other person/ customer.
- Assisted Shopping Transaction refers to Shopping transactions (shopping of any third party products/service) done at the Banking Point
- Customer understands that any product purchased/service availed through ABPB Banking point (other than banking services/transactions), is a third party product/service and the ABPB shall not be responsible for the quality of such product/any deficiency in service. The Bank shall have no obligation for any loss arising due to or out of any deficiency in such product or service and the Customer shall directly contact the concerned third party for any complaints relating to the product/service availed.
  
- The 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 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.
- 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 this offer up to, on or after the time period specified above.
- The terms & conditions of this offer shall be in addition, and not in substitution / derogation to, the rules/regulation governing the use of the savings account and ABPB wallet.
- If this 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, then ABPB shall not be liable for the same to the extent so prevented or delayed, and shall not be liable for any consequences arising therefrom.
- These terms & conditions shall be governed by the Laws of India.
- Courts in Mumbai shall have exclusive jurisdiction over any disputes related to this offer.

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