

# IndusInd Bank

## **Terms & Conditions for High5 - Debit Card Reward Carnival Offer**

- The IndusInd Bank “High5 - Debit Card Reward Carnival Offer” is open to all customers holding a valid IndusInd Bank Debit Card.
- The programme is valid from 1<sup>st</sup> September 2017. The Offer is brought to you by IndusInd Bank Limited ("IndusInd Bank") and participation in the Offer is voluntary.

### **OFFER CONSTRUCT**

Offer: Get a voucher worth Rs.500 by doing 5 transactions worth Rs. 1000 each using IndusInd Bank Debit Card in a month.

#### OFFER T&C

- To qualify for the offer, the customer must do 5 transactions, each worth Rs. 1000 or more in a month using IndusInd Bank Debit Card.
- The 5 transactions must include at-least one transaction at a retail outlet and one online transaction, each worth Rs. 1000.
- A customer's Debit Card is eligible only once for the offer each month.

#### HOW TO GET THE VOUCHER:

- Customers who qualify will be notified latest by 5<sup>th</sup> of subsequent month by means of an SMS
- Customer must visit the website as mentioned in the SMS to choose and claim his/her brand of voucher
- A customer must choose the voucher in the same calendar month as that of receiving the SMS
- Vouchers SMS received by a customer will be forfeited by end of the month if not claimed.
- The offer is valid only on: [www.gyfttr.com/hi5](http://www.gyfttr.com/hi5)
- Brands are subject to change over time. T&C for individual brands is applicable.

#### OTHER TERMS AND CONDITION

- ATM, Net banking and Mobile Banking transactions are not a part of High5 offer.
- Tax liability, if any, to be borne by the Cardholder.
- Regular Debit Card Terms and Conditions apply. IndusInd Bank reserves the right to alter any of the terms and conditions of the offer or to withdraw the offer completely at any time without prior notice.
- IndusInd Bank shall neither be responsible for nor guarantee the quality of products bought through the vouchers.

- IndusInd Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered as a result of availing the Offers.
- The offers are subject to force majeure events.
- The participation in the program shall constitute deemed acceptance by the Cardholder of all the terms and conditions governing the Programme.
- IndusInd Bank does not warrant, represent or guarantee the quality of goods / services availed by the customers.
- IndusInd Bank Debit Cardholders irrevocably agree and acknowledge that IndusInd Bank makes no guarantee or warranty that the participating Merchants shall honor the offer. Accordingly, IndusInd Bank Debit Cardholders shall not make any claim or seek compensation against IndusInd Bank in relation to any loss, damage, expense suffered in relation to non-fulfillment by the participating Merchants under this program.
- Any dispute as regards the quality of the products and services are to be taken by Cardholder directly with Merchants.
- IndusInd Bank reserves the right to disqualify any customers from the benefits of this offer inter alia for events like unusual transaction pattern that may indicate collusion between merchant and cardholder, recycling of funds via wallets/fund transfers, business expenses solely or any cases of charge back.
- The Bank at its sole discretion can decide cardholders who can avail these offers. The decision of IndusInd Bank will be considered as final and binding for rewarding the customers/employees.
- In all matters relating to the Programme, the decision of IndusInd Bank shall be final and binding in all respects.
- The Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this Offer by any other Offer, whether similar to this offer or to withdraw it altogether without giving prior notice.
- The terms and conditions of the programme shall be in addition to and not in substitution/derogation to the primary terms and conditions governing the card and shall at all times be read along with terms of the Card member Agreement and such other terms and conditions that the Bank may deem appropriate in its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Card member Agreement, then terms of the Card member Agreement to prevail the present conditions.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.