

### 1. Diwali Offer:

- The offer will be open from October 21, 2016 to November 1, 2016 (both days inclusive) for customers doing transaction at Point of Sale (POS) terminals & e-commerce transaction using PMC Bank Debit Card.
- Opportunity is given to win gifts on daily basis i.e. in a span of 24 hours during the period of campaign starting from 00:00:00 Hrs to 23:59:59 Hrs.
- To be eligible for contest there should be atleast **10 contestants** and the minimum transaction amount should be **₹ 5000/-** per card i.e. the total transaction amount spent by the cardholder during the day should be **₹ 5000/-**.
- **Three customers** spending **highest amount** per day using PMC Bank Debit Card on POS & e-comm site will be eligible for **Gold coin of 1 gm each**.
- **Five customers** spending **highest amount** during the campaign period will be eligible **Gold Coin of 2 gm each**
- **Five customers** doing **highest number of transactions** using PMC Bank Debit Card on POS & e-comm during the campaign period will be eligible **Gold Plated Keychain**.

#### Offer Details:

**The Cardholder/s shall be required to carry out at least one transaction using his Card in the Campaign Period, in order to be eligible for the Gift.**

- Offer valid from October 21, 2016 to November 1, 2016 (both days inclusive)
- Only transactions done between 00:00:00 Hrs to 23:59:59 Hrs. will be considered for daily contest.
- Minimum spends of **₹ 5000/-** is needed to qualify.
- PMC Bank Authentication Time stamp will be considered as transaction time.
- Charges for insurance, extended warranty, gift tax, customization and other regulatory charges or levies to be borne by the customers.
- If there is a tie in top spender of day/contest, customer who initiated first transaction of the day/contest will be declared as winner.
- Highest spender on each Debit Card will qualify for highest number of transactions.
- "Void Transaction" shall mean any transaction wherein the transaction made by using the Card has been cancelled by the merchant establishment prior to settlement with PMC Bank.

### 2. Diwali Dhamaka:

- This offer will be available for three days i.e. **29<sup>th</sup>, 30<sup>th</sup> & 31<sup>st</sup> October, 2016** for customers using PMC Bank Debit Card on Point of Sale (POS) & e-commerce sites for transactions.
- To be eligible for **Diwali Dhamaka Contest** there should be atleast **10** contestants and the eligible customer has to initiate debit transactions amounting to **₹ 2,00,000/-** (Two Lakh) & above.
- **Two customers** will be selected from a lucky draw to be eligible for **i-phone 7**.

#### Offer Details:

**The Cardholder/s shall be required to carry out at least one transaction using his Card in the Program Period, in order to be eligible for the Gift.**

- Offer valid from October 29, 2016 to October 31, 2016 (both days inclusive)
- Highest spender on each Debit Card will qualify.
- Only transactions done between October 29, 2016 - 00:00:00 Hrs to October 31, 2016 - 23:59:59 Hrs. will be considered
- Minimum spends of **₹ 2,00,000/-** is needed to qualify.
- PMC Bank Authentication Time stamp will be considered as transaction time.

- Charges for insurance, extended warranty, gift tax, customization and other regulatory charges or levies to be borne by the customers.
- If there is a tie in top spender of offer period, customer who initiated first transaction of the day will be declared as winner.
- "Void Transaction" shall mean any transaction wherein the transaction made by using the Card has been cancelled by the merchant establishment prior to settlement with PMC Bank.

### **Other Terms and Conditions**

- If a Cardholder ceases to be a Cardholder, at any time during the Campaign Period, all the benefits under the Campaign shall lapse and shall no more be available to such Cardholder.
- In case a Cardholder cancels or reverses any transaction/s, due to which he/she had qualified for the Gift, then the Cardholder shall no more be eligible for the Gift.
- This Campaign is brought to you by PMC Bank and is made available only to Cardholders selected at the discretion of PMC Bank.
- PMC Bank shall not be held liable for any delay or loss that may be caused in delivery of the Gift.
- In the event any alternative Gift is offered, selection of the same shall be at the sole discretion of PMC Bank.
- PMC Bank does not guarantee and make any representation about the quality, usefulness, worthiness and/or character of the Gift, and shall not be responsible if the same, in any way, is found to be defective.
- PMC Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Cardholder/s under the Campaign.
- PMC Bank reserves the right to disqualify/ exclude any merchant establishment or Cardholder from the Campaign, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Campaign or otherwise by use of the Card.
- No queries shall be entertained after **30 days** from the closure date of the Campaign Period. The existence of a dispute, if any, regarding the Gift shall in no event constitute a claim against PMC Bank.
- The participation in the Campaign is entirely voluntary and it is understood, that the participation by the Cardholder/s shall be deemed to have been made on a voluntary basis.
- In all matters relating to the Campaign, the decision of PMC Bank shall be final and binding in all respects.
- The Campaign is not available, wherever prohibited and / or on merchandise / products / services for which such Campaigns cannot be offered for any reason whatsoever.
- These Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the Facility / Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Facility / Primary Terms and Conditions.
- PMC Bank reserves the right to modify/ change all or any of the terms applicable to the Campaign without assigning any reasons or without any prior intimation, whatsoever. PMC Bank also reserves the right to discontinue the Campaign without assigning any reasons or without any prior intimation, whatsoever.

The gifts will be given to the customers after 15 days of completion of the campaign.