

## TERMS AND CONDITIONS

### CASHBACK OFFER ON SYNDICATE BANK MAESTRO DEBIT CARD

1. This Promotional Offer is extended to all Maestro Debit Card holders of Syndicate Bank only (hereafter referred to as Cardholder).
2. "Eligible Card Transaction" shall mean purchase/ payment done using Syndicate Bank Maestro Debit Card by swiping/ dipping the physical card at an authorized POS Terminal or providing relevant and verified details at a valid e-Commerce Site. Incomplete/ Rejected/ Invalid/ Returned/ Disputed/ Unauthorized/ Fraudulent transactions will not be considered for the Cash back.
3. ATM Cash Withdrawals Transactions are not eligible for Cash Back under this contest.
4. Participation in this contest is purely voluntary.
5. To qualify for the Cash back offer the Cardholder needs to use the Syndicate Bank Maestro Debit Card for a minimum of Rs. 250 or above on all eligible transactions during the contest period from 1<sup>st</sup> December 2017 – 15<sup>th</sup> February 2018.
6. Following is the contest construct:

**Contest Period: 1<sup>st</sup> December 2017 – 15<sup>th</sup> February 2018.**

<b>Contest category</b>	<b>How to qualify</b>	<b>Number of Qualifiers / Cashback amount</b>
1	Top Debit Card User in terms of Total No. of eligible card transactions	1 qualifier / Rs.10,000 cashback
2	Toppers by Total Amount spent on the debit card	20 qualifiers / Rs.1000 each as cashback
3	Next Set of Toppers by Total No. of eligible card transactions	Top 10,000 qualifiers / Rs.100 each as cashback

7. Transactions done on multiple Syndicate Bank Maestro debit cards of the same customer (or a combination of multiple card of multiple customers) cannot be clubbed together to qualify for cashback.
8. Cash back will be credited to the Syndicate Bank account (to which the debit card is linked to) of the customers who are eligible for the cash back, within 90 days from the completion of the cash back offer.
9. Eligible card holders will have a chance to get only one cash back under any of the category in as mentioned above. No card holder will get cash back more than once.
10. In case the number of cardholders qualifying exceeds the maximum numbers stipulated for cash back in any category, then the list of eligible card holders for cash back will be finalized based on the

total number of transactions in the chronological order for cash back amount in Contest Category No. 1 & 3 and based on the amount spent in the chronological order in case of Contest Category. No. 2.

11. The Offer is not applicable on Syndicate Bank Mastercard branded Travel Prepaid Cards

10. In case there is more than one offer available simultaneously, no two offers can be combined. It shall be entirely at discretion of Syndicate Bank to consider any exceptions to the above.

11. The Cardholder, availing this Offer, will be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to the Offer.

12. Syndicate Bank shall not be liable for any loss/ damage/ deficiency whatsoever that may be suffered, or for any personal injury that may be suffered, by a Customer, directly or indirectly, owing to use or non-use of products/services availed under this Offer.

13. Any disputes regarding delivery, service, suitability, merchantability, availability or quality made available on the products/services under this Offer to the Cardholder, must be addressed in writing, by the Customer directly to the Merchant Outlet/ Service Provider/e-Commerce Site concerned. Syndicate Bank shall not entertain any communication in this regard. Any query/ contention/dispute raised by any Customer to Syndicate Bank shall be forwarded to the Merchant Outlet/ Service Provider/e-Commerce Site. Merchant Outlet/ Services Provider/ e-Commerce Site shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.

14. Syndicate Bank reserves the right to extend or terminate this Offer without prior notice. Syndicate Bank also reserves the right at any time, without prior notice, to add/alter/modify/change or vary all or any of these terms and conditions or to replace wholly, or in part, this Offer by another Offer, whether similar to this Offer or not, or to withdraw it altogether.

15. The terms and conditions of this offer shall be in addition to and not in substitution/derogation.

16. A customer without being required to do any further act, shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein.

17. If the Offer and/or anything to be done by Syndicate Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Syndicate Bank or any other entity, 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 Syndicate Bank or the other entity, then Syndicate Bank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.

18. The Terms and Conditions shall be governed by the laws of India. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Karnataka, India.