

**Terms and Conditions for DCB Visa Debit / Payless Card Cashback Offer:**

1. I/We confirm that I/we am a/are resident Indian individual/s.
2. I/We confirm that the primary account holder is aged between 18 years to less than 71 years.
3. I/We understand, acknowledge and agree that, DCB Bank Limited ("DCB Bank") is happy to announce promotion offer for eligible DCB Bank Visa Debit / Payless cardholders ("Cardholder"), who can avail attractive cash back offers on the usage of Debit / Payless Card at stores/ Point Of Sale (POS) / e-commerce sites, as stated in the offer e-mailer send by DCB Bank to such eligible cardholders on their registered email ID with DCB Bank.
4. I/We agree that, DCB Bank shall at its sole discretion and in accordance with the banking history of its customers, shall identify/ select the limited DCB Bank Visa Debit / Payless Cards which shall be eligible for this offer ("Eligible Cards").
5. I/We agree that, last four digits of such eligible cards will be communicated to the respective cardholders through a SMS on their registered mobile number with DCB Bank and the details of applicable cashback offer shall be communicated to the cardholders through offer e-mailer on their registered email ID with DCB Bank.
6. I/We agree that, post receipt of aforesaid SMS, the cardholders shall make the payment strictly by using eligible card and strictly as per the offer e-mailer, to be eligible of this cashback offer.
7. I/We agree that, this offer is valid only upto the date mentioned in emailer / SMS or any other communication published by the DCB Bank on their website "www.dcbbank.com" ("Promotion Period") to the eligible cardholders.
8. I/We agree that, the qualifying cardholders shall receive the applicable cashback amount directly into their account within ten (10) working days of the end of the Promotion Period.
9. I/We agree that, in case of any dispute, the decision of the DCB Bank shall be final and binding on the party to the dispute. The jurisdiction for resolution of any dispute shall be Mumbai, India.
10. I/We agree that, the selection of cardholders to whom this cashback offer is being extended will be determined by DCB Bank at its sole discretion.

11. I/We understand, acknowledge and agree that, DCB Bank shall approach the eligible cardholders with this offer through an e-mail and/or SMS, directly.
12. I/We agree that, DCB Bank will not have any obligation to abide by any claims made by any cardholder pertaining to this offer in the event that cardholder has availed this offer basis any forwarded e-mail or SMS by other eligible cardholder/s to whom DCB Bank has selected for this offer during the promotional period.
13. I/We hereby accept and agree that, this offer is non-transferable and is valid only for eligible cards during the promotion period.
14. I/We hereby accept and agree that, this offer cannot be clubbed with any other offer.
15. I/We agree that, unless otherwise specified, standard terms and conditions of DCB Bank will be applicable.
16. I/We agree that, cash back can be availed only once during the offer period. No multiple cash back will be given in one card.
17. I/We agree and accept that, DCB Bank does not warrant, represent and/or guarantee the quality of goods/ services availed by the cardholder under this offer.
18. I/We understand, acknowledge and agree that, I/We have read and understood the general terms and conditions as available on the Bank's website [www.dcbbank.com](http://www.dcbbank.com).
19. I/We hereby accept and agree to be bound by the terms and conditions including those excluding/ limiting the DCB Bank's liability.
20. I/We hereby authorize DCB Bank to Debit my/ our account for services charges as applicable from time to time.
21. I/We hereby agree that, the offers shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.

22. I/We hereby agree that, any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/ or services under any of these offers ("Claim") shall be settled by the cardholder directly with the merchant and the cardholder shall not make any claim against DCB Bank.

23. I/We hereby agree that, without prejudice to the foregoing, and to the fullest extent permitted by law, DCB Bank shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of this offer for availing goods and/ or services of any merchant.

24. I/We hereby agree that, DCB Bank will not be liable for following:

- a. Any deficiency or deficiencies of service/s and/ or sale of any defective goods sold by the merchant to the cardholder,
- b. Any purchase of goods and/or service/s, facility/ies availed by cardholder from the merchant under any of these offers.

25. I/We hereby agree that, DCB Bank will not be in any contractual obligation/s and/or party for the any transaction made under this offer between the cardholder and the merchant.