

DCB SmartCash Savings Account – Terms and Conditions:

1. The eligible DCB Bank Debit Card holders can avail of attractive cash back facility on the usage of Debit Card at POS/ e-commerce (online) sites only.
2. All payments must be settled using the DCB Debit Card which is issued to the customer after opening DCB SmartCash Savings Account.
3. In case of any dispute, the decision of the Bank shall be final. The jurisdiction for resolution of any dispute shall be Mumbai, India.
4. Unless otherwise specified, standard terms and conditions of the Bank will be applicable.
5. The cash back benefit will be available only on new accounts opened in the specific scheme **after 22nd May 2023.**
6. Cash back is available to existing account holders also who request for transfer of their account(s) from any other Savings Account scheme to this scheme.
7. Minimum average balance to be maintained in a quarter for cash back is INR 50,000.
8. Minimum transaction amount will be INR 500.
9. Cash back for a particular quarter will be credited to the customer's account around 15th-20th day of the following quarter.
10. Any cancelled transaction on POS/ e-commerce will not be eligible for cash back.
11. The maximum cash back amount allowed per month is INR 800 and per year is INR 9,600.
12. Please refer table below for cash back pay out calculation:

Average balance in a quarter to avail cash back	Minimum per transaction amount	Maximum number of transactions eligible for cash back per month	Cash back per transaction	Maximum cash back allowed per month	Maximum cash back allowed per financial year
(INR)	(INR)		(INR)	(INR)	(INR)
50,000	500	2	100	200	2,400
1,00,000	500	4	100	400	4,800
1,50,000	500	6	100	600	7,200
2,00,000	500	8	100	800	9,600