

Offer Terms and Conditions:

Definitions

- Cash back will be applicable on purchases made across India on POS & E-Com. Taxes (GST) levied, if any on POS & E-com transaction will not be waived and need to be borne by the cardholder.
- "Saraswat Bank Credit user" means any person or individual who has a valid Saraswat Bank Credit Card.
- "Offer" shall mean benefit provided by the merchant/partner or Bank on purchase of Products/Services using Saraswat Bank Credit Card.
- Offer Period shall mean the period commencing from **00:01 hours of 27th Aug 2022 to 23:59 hours of 31st Oct 2022** both days inclusive.
- All primary terms and conditions applicable to Saraswat Bank Credit Card shall be applicable
- "Products/Services" shall mean the goods/benefits/facilities offered by the Bank.

The availability of the offer is based on the following criteria:

- Offer is available on spending on Apparels, Restaurants, Electronic and Grocery segment using Saraswat Bank Credit Card, during the Campaign Period from **27th Aug 2022 to 31st Oct 2022** both days inclusive.
- Offer is valid only to all credit card holders.
- Only first successful transaction on each merchant (i.e. Apparels, Restaurants, Electronic and Grocery segment) during the campaign period will be eligible for cash back. Each customer can avail maximum cashback on four transactions.
- Transaction towards credit to wallet using credit card are not eligible for cashback. E.g., PayTm, PhonePe.
- Transaction performed towards Fuel Spends and Utility Bills Merchant Codes will be excluded.
- Saraswat Bank Credit Card Offer is non-transferable, non-binding and non-encashable.
- The Offer is not valid for Void Transactions
- The offer will be valid for transaction made from POS terminal, mobile app and web portal of the respective vendors.
- The transaction may be feasible on the app or portal as per the payment gateways.
- The cash back will be credited to card statement in the subsequent billing cycle.
- Offer is not valid on successful transaction which is later refunded.

General Terms and Conditions

- This offer is brought to you solely by Saraswat Bank Website and Saraswat Bank is only communicating the offer.
- The offer is valid from **00:01 hours of 27th Aug 2022 to 23:59 hours of 31st Oct 2022** both days inclusive.
- Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Saraswat Bank Card user due to provision of the Offer, shall be to the sole account of the Saraswat Bank Card user. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Saraswat Bank Card user.
- Any person availing of this offer shall be deemed to have accepted these Terms and conditions.
- Saraswat Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offers by another offer, whether similar to this offer or not, or to extend or withdraw it.
- In the event of circumstances arising outside of Bank purview, which in Bank's opinion makes it necessary to suspend, substitute, change or cancel the Offer, Bank reserves the right to suspend, change, substitute or cancel the Offer at any time without any prior notice.
- Bank shall not be liable for issues related to technical, human error whatsoever, like wrong pin number being entered by card holder.
- Bank does not accept, and is not responsible for, any lost or delayed data. Bank reminds you of the nature and limitations of Card transactions and is not responsible for any problems, technical malfunctions of any communications network, online system, computer hardware/ software failure, human error, things outside the control of Bank that may affect entry/participation to the Saraswat Bank Credit Card offer.
- Saraswat Bank Credit Card user understands and agrees that participation in the offer is good and sufficient consideration for you to agree and be bound by these Terms and Conditions.
- The benefits under the Offer CANNOT be clubbed with other offers running currently by Utility provider, including vouchers or any other offer available.
- All issues / queries / complaints / grievances relating to the utility, if any, shall be addressed to Utility provider directly without any reference to Saraswat Bank.
- The existence of a dispute, if any, regarding the Offer shall not constitute a claim against Saraswat Bank and shall be addressed directly by the Bank.
- The Offer is not available wherever prohibited and / or on products / services/ utilities for which such offers cannot be made available for any reason.
- Saraswat Bank reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation. Saraswat Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.