FAQs

What is the offer?

5% Instant Discount with Visa Debit/ATM Cards & Credit Cards. Maximum discount is Rs. 100 per transaction. Applies for first 3 transactions.

Who is eligible for the offer?

- Flipkart customers who have used only COD as payment method in the past 1 year are eligible
- New users who have never purchased before on Flipkart would be eligible for the offer.

What other conditions should apply to avail the offer?

- No minimum cart value.

- Offer is applicable across all categories. However, the offer will not apply on purchase of select products. Please check if the offer is listed on the product page, before making the purchase.

- For complete list of exclusions, please refer to the detailed Terms and Conditions.
- This Offer is NOT applicable on EMI transactions (be it Visa Credit, Debit/ATM card or Prepaid Card).
- Offer is NOT applicable on transactions made through Internet Banking or ATM pin mode

Will I be eligible for 6 transactions if I use 2 different Visa Cards?

- No, the user will be eligible for only 3 transactions.

My card has been used before by another user on Flipkart. Will I be eligible for the offer?

- No, the offer will not be valid in such a case.

Will I be eligible for 6 transactions if I use the same card for 2 accounts?

- No, only 3 transactions are eligible on any single Visa Card.

Will I get the offer if I pay using a Visa Bank Debit/ATM Card or Credit Card via PhonePe?

- No, offer will NOT apply on payments made from Visa Debit/ATM Cards and Credit Cards via PhonePe payment option

Will I get the offer if I pay through Flipkart Gift Card partially?

- Yes, you can avail the offer. In this case, offer will only apply on the amount paid through Visa Debit/ATM or Credit Cards against the eligible product(s).

Can I buy a Flipkart Gift Card with the offer?

- No, the offer will NOT be applicable for purchase of a Flipkart Gift Card.

Is the offer applicable on Card on Delivery transactions?

- No, the offer is not eligible on Card on Delivery transactions.

TERMS & CONDITIONS

Preliminary

1. This offer (Offer) is being run by Visa Worldwide Pte. Ltd. (Visa) on www.flipkart.com, Flipkart mobile app and Flipkart mobile site (collectively Platform), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all residents of India holding a valid and current Visa Credit, Debit/ATM, Prepaid Cards (Cardholder and Card).

2. By participating in the Offer (defined below), Cardholder agrees to be bound by:

o These terms and conditions (T&C);

o The Terms of Use, Privacy Policy and other relevant documentation including any modifications,

alterations or updates thereof, that are published on the Platform; and

o All applicable terms and conditions of Visa.

Offer Details

1. Under this Offer, Cardholders will get a 5% instant discount ("Discount") on the purchase of select products sold on the Platform ("Eligible Products"), during the Offer Period, using their Card ("Offer"). Cardholders are required to check the product page and the Offer applicability on the Eligible Products before completing their purchase.

2. Offer is NOT applicable on EMI Transactions on Cards, Net Banking, Phonepe.

3. Offer is valid for customers who have purchased using only COD as a method of payment in the last 1year.

4. Offer is valid for new customers who have never purchased on or transacted through the Platform before.

5. Offer is valid for first 3 transactions on Visa Debit/ATM Cards or Credit Cards.

6. Offer is valid for first 3 transactions per user/customer.

7. Offer is valid for first 3 transactions per Card.

8. The discount will be applied to the Net Cart Value ("NCV"). NCV shall mean the total value of only the Eligible Product/s in the cart after all applicable discounts and exchange offer redemptions.

9. The Offer is applicable across all categories, with the exclusion of the following products:

o Flipkart Gift Vouchers

o Google Pixel 2 and Pixel 2 XL

o Redmi Note 5, Redmi Note 5 Pro and Redmi 5A

o OPPO F5 ,OPPO A37f, OPPO F1s, OPPO A37f, OPPO A57, OPPO F5 Youth, OPPO F1s, OPPO A71, OPPO A83,OPPO A57 and OPPO F3 Plus

o Samsung Galaxy J7 prime, Samsung Galaxy J7 pro and Samsung Galaxy J7 max

o Honor 9 Lite

o Infinix Hot S3

10. In case partial payment is made through Flipkart Gift Card, Offer will apply only on the amount paid through the Card against the purchase of Eligible Products.

Other Terms and Conditions

1. This Offer is NOT applicable on transactions made through Internet Banking/ Phonepe payment option.

2. The Offer is not applicable for Card-on-delivery transactions.

3. The Offer is not applicable on Gift Wrap or premium delivery charges.

4. In case of cancellation of your order, transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.

5. Visa reserves the right to disqualify the Cardholder(s) from the benefits of the Offer if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Card.

6. Any person availing this Offer shall be deemed to have accepted these terms and conditions.

7. Visa and Flipkart reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary 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 extend or withdraw it altogether.

8. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.

9. Nothing herein amounts to a commitment by Visa to conduct further, similar or other offers.

10. Any query regarding the program will be entertained only till offer lasts. Post such date, Visa and Flipkart will not entertain any correspondence or communication regarding this Program from any persons.

11. The Offer is a special offer for Visa Credit & Debit/ATM Card holders only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the Offer shall be in addition to and not in derogation of the terms contained in the card member agreement.

12. Visa does not endorse any of the products or brands being offered under the Offer and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to sellers on the Platform.

13. All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of the Offer as mentioned in the communication.

14. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.

15. Products offered under this program are subject to availability from the respective participating merchants/sellers on the Platform and accordingly Visa or Flipkart in no circumstances shall be liable for non-availability of any of the products.

16. Under no circumstance will the Discount being offered under this Offer be settled with cash in lieu by Visa or by Flipkart.

17. Returned transactions, disputed or unauthorized /fraudulent transactions will not be considered for the Offer

18. Visa will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it and the same shall be at the sole risk and consequences of such seller(s) and without reference to Visa.

19. By participating in this Offer you agree to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (subject to change) of the Platform and the terms and conditions of respective seller shall be applicable on the Cardholder.

20. The Cardholder shall indemnify and hold Flipkart, Visa and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart, Visa and/ or seller as a consequence of (i) violation of these terms and

conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in wilful misconduct or negligence on the part of the Cardholder.

21. All government Levies like GST, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.

22. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.

23. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be appointed by Visa for this purpose. The proceedings of the arbitration shall be conducted as per

the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai for Visa and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against Visa.

24. All liability with respect to the products purchased on the Platform lies with the respective sellers and neither Flipkart nor Visa shall be in any way responsible for the same.

25. This Offer is valid only in India. The minimum age of such Cardholder shall be 18 years.

26. Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above Rs. 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.

27. This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.