

IndusInd Bank

Terms & Conditions for High5 - Debit Card Reward Carnival Offer

- The IndusInd Bank “High5 - Debit Card Reward Carnival Offer” is open to all customers holding a valid IndusInd Bank Debit Card.
- The programme is valid from 1st April 2019. The Offer is brought to you by IndusInd Bank Limited ("IndusInd Bank") and participation in the Offer is voluntary.

OFFER CONSTRUCT

Offer: Get vouchers worth upto Rs 500 in a month on shopping transactions using your IndusInd Bank Debit Card

Offer T&C:

- Offer will be valid for the month in which it has been communicated, via SMS/Emailer.
- The offer is applicable only for select customers who are communicated about the same by the Bank through email/SMS.
- To qualify for the vouchers, customer has to do the requisite activity, as communicated in the “offer”
- Customers will be able to claim the vouchers earned in the offer month by the 5th of subsequent month.
- The voucher balance will expire after 2 months from the date of voucher points credit on the redemption website
- Maximum value of voucher points that can be earned by a customer in a month- Rs 500/-
- The link to claim vouchers will be shared on customer's mobile numbers. Please ensure your mobile number is updated in the bank records
- Brands are subject to change over time. T&C for individual brands is applicable.
- Transactions considered for the offer eligibility include only payments made using Debit Card on retail and online merchants. Funds Transfers/ Payments/ Transactions/ Withdrawals done using Mobile Banking, Net Banking, ATM and Wallet will not be considered for the offer eligibility.

How to Avail the Offer

- A link to claim the offer will be sent via SMS
- On clicking the link, customer will be taken to High5 website with login, where they will input their registered mobile no. and an OTP.
- On successful login, customer will be taken to redemption page of the website where they can select voucher brands against voucher points credited to the customer
- Select the voucher brand and denomination on the microsite. Fill in the details as requested Name, Registered Mobile number, Email ID and click Proceed.

- Vouchers will be sent on the mobile number and email ID submitted. Please check Spam/Junk/promotions folder
- Customer can only claim voucher value to a maximum of the points shown on the website

General Terms & Conditions

- The vouchers cannot be clubbed with any other offer already running on website or exchanged against cash or partially redeemed.
- Vouchers are non-transferable.
- The offer is valid only on selected products
- Vouchers are powered by Gyftr. Any dispute related to voucher brand T&C and voucher codes received by the customer should be raised to Gyftr.
- IndusInd Bank shall not be liable for expiry of voucher and voucher points due to non-redemption by the customer within the time specified in the T&C.
- The offers are brought to you by IndusInd Bank Limited ("IndusInd Bank") and any participation in the offer is voluntary.
- The offers are applicable to the customers to whom the SMS/mailer is addressed.
- Customers are required to use their IndusInd Bank Debit Cards to pay for the services/product under the offers to avail the vouchers
- Tax liability, if any, to be borne by the Cardholder.
- IndusInd Bank shall neither be responsible for nor guarantee delivery of SMS/Emails to the customer and shall not be liable for non-delivery of the same arising due to mobile network issues, DND activation by customers, and personal email settings of customer.
- Regular Debit Card Terms and Conditions apply. IndusInd Bank reserves the right to alter any of the terms and conditions of the offer or to withdraw the offer completely at any time without prior notice.
- IndusInd Bank shall neither be responsible for nor guarantee the quality of products bought through the vouchers.
- IndusInd Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered as a result of availing the Offers.
- The offers are subject to force majeure events.
- The participation in the program shall constitute deemed acceptance by the Cardholder of all the terms and conditions governing the Programme.
- IndusInd Bank does not warrant, represent or guarantee the quality of goods / services availed by the customers.
- IndusInd Bank Debit Cardholders irrevocably agree and acknowledge that IndusInd Bank makes no guarantee or warranty that the participating Merchants shall honour the offer.
- Accordingly, IndusInd Bank Debit Cardholders shall not make any claim or seek compensation against IndusInd Bank in relation to any loss, damage, expense suffered in relation to non-fulfilment by the participating Merchants under this program.
- Any dispute as regards the quality of the products and services are to be taken by Cardholder directly with Merchants.
- IndusInd Bank reserves the right to disqualify any customers from the benefits of this offer inter alia for events like unusual transaction pattern that may indicate collusion between merchant and cardholder, recycling of funds via wallets/fund transfers, business expenses solely or any cases of charge back.

- The Bank at its sole discretion can decide cardholders who can avail these offers. The decision of IndusInd Bank will be considered as final and binding for rewarding the customers/employees.
- In all matters relating to the Programme, the decision of IndusInd Bank shall be final and binding in all respects.
- The Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this Offer by any other Offer, whether similar to this offer or to withdraw it altogether without giving prior notice.
- The terms and conditions of the programme shall be in addition to and not in substitution/derogation to the primary terms and conditions governing the card and shall at all times be read along with terms of the Card member Agreement and such other terms and conditions that the Bank may deem appropriate in its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Card member Agreement, then terms of the Card member Agreement to prevail the present conditions.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.