

RuPay – Cashback Campaign for International Corridor on POS transactions

Terms and Conditions

(1) Applicability

- a) The Offer shall be applicable only for RuPay JCB Global Card holders (both debit and credit cards).
- b) This Offer shall be applicable only for international usage of the RuPay JCB Global Card.
- c) In order to avail the benefits under this Offer, the RuPay JCB Global Card holder(s) would be required to get their RuPay JCB Global Card activated for international Transactions by contacting its card issuing bank or via net banking, mobile banking, phone banking or branch banking services of respective issuing bank.

(2) Offer / Campaign Period

15th June, 2025 till 31st August, 2025 (both dates inclusive)

(3) Offer/Campaign Details

- a) The cardholder is eligible for a 25% cashback (capped at a maximum of ₹1500/- per Transaction) on RuPay JCB Global Card for each successful point of sale (“**POS**”) Transaction in certain countries, namely Japan, Singapore, Malaysia, Vietnam, Thailand, South Korea, Sri Lanka and Hong Kong at any merchant location accepting the RuPay JCB Global Card.
- b) There is no minimum Transaction amount to receive cashback from the Offer.
- c) A customer should carry out a minimum of 2 POS Transactions using their unique RuPay JCB Global Card to become eligible for the cashback. If a minimum of 2 Transactions are completed by the cardholder then the customer will receive cashback for all the Transactions (including the first 2 Transactions) done.

d) RuPay JCB Global Card can qualify for the cashback during the campaign period i.e. from June 15, 2025, 00:00:00 IST – August 31, 2025, 23:59:59 IST

f) Maximum value of cashback shall be 25% of the Transaction amount with the maximum limit of ₹1,500 per Transaction.

h) Each unique RuPay JCB Global Card shall be eligible to receive maximum cashback of ₹15,000/- within the entire cashback period.

i) The Offer shall be non-transferable and non-negotiable.

j) Incomplete / declined / invalid / returned / disputed or unauthorized / fraudulent transactions will not be considered for the Offer.

l) The cashback amount (in INR) will be credited in the RuPay JCB Global Card holders respective account linked with the RuPay JCB Global Card used for availing the offer through his/her RuPay JCB Global Card issuing bank, after 60 days from the end of the campaign period in which transaction was processed.

(4) Other Terms

(a) National Payments Corporation of India or its Affiliates (NPCI) shall not be responsible or liable, in any manner whatsoever, in case any transaction is not successfully carried out for any reason (including but not limited to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website).

(b) NPCI will not be responsible or liable, in any manner whatsoever, for any form of technical issues or user error, including but not limited to any issues on account of incorrect swipes done at the merchant location accepting the RuPay JCB Global Card or for any technical problems with swipe machines at any merchant location accepting the RuPay JCB Global Card.

(c) NPCI may, at any time, change, amend, modify, add or delete terms and conditions associated with the Offer and communicate all such amendments, modifications, additions, deletions or other changes to the member banks from time to time.

(d) NPCI reserves the right to discontinue the campaign at any point in time, without assigning any reasons or providing any prior intimation whatsoever.

(e) NPCI holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by merchants accepting RuPay JCB Global Cards. Any dispute or claim regarding the goods and services must be resolved by the cardholder/s with the respective merchant accepting the RuPay JCB Global Card directly, without any reference to NPCI.

(f) NPCI shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the RuPay JCB Global Card holder/s under the Offer. Any such disputes must be resolved by the cardholder/s with the respective merchant accepting the RuPay JCB Global Card directly, without any reference to NPCI.

(g) Any decisions made by NPCI with respect to this Offer, will be final and binding on all member banks.

(h) Any cardholder (having a valid and active RuPay JCB Global Card) participating in this Offer shall be deemed to have read, understood and accepted the terms and conditions provided herein.

(i) The terms and conditions of the Offer shall be in addition to and not in substitution / derogation to any other terms and conditions governing the RuPay JCB Global Card.

(5) Governing Law and Jurisdiction

These terms and conditions shall be governed by and interpreted in accordance with the Indian law. The jurisdiction and venue of any action with respect to the subject matter of these terms and conditions shall be the courts of Mumbai in India.

(6) Definitions

1. "Card" shall mean variants of RuPay JCB Global Card, issued by a RuPay member bank of NPCI.

2. "Card Holder/s" shall mean such customer/s to whom a RuPay JCB Global Card has been issued and who is authorized to hold the card.
3. "Offer" shall mean the cashback offer detailed within these terms and conditions.
4. "RuPay JCB Global Card" shall mean any RuPay debit or credit card issued in India that has a JCB logo provided on the backside of the card and can be used outside India on accepted locations.
5. "Transaction/s" would mean all successful qualifying transaction at any POS merchant accepting the RuPay JCB Global Card (Debit/Credit) in Japan, Singapore, Malaysia, Vietnam, Thailand, South Korea, Sri Lanka and Hong Kong during the offer/campaign period and will not include any ATM, E-Com, Void Transactions or reversals.
6. "Void Transactions" would mean any transaction wherein the transaction made using RuPay JCB Global Card has been cancelled by the participating store prior to the settlement with Bank.
7. "Campaign Period" shall mean the period during which the campaign will be valid, i.e. from June 15, 2025, 00:00:00 IST – August 31, 2025, 23:59:59 IST both days inclusive). All qualifying Transactions that has happened during the Campaign Period only will be eligible for cashback under this Campaign.

(7) Escalation Matrix

In case of any queries regarding the Campaign, customer may contact its respective RuPay JCB Global Card issuing bank.