

RuPay  TM



1. Cashback Offer - Utility Bill Payment Services

1.1. Cashback Offer Details

1. Utility Bill payment transactions made across all merchants specified by NPCI using eligible and valid RuPay Platinum and RuPay Select Credit card will be eligible for Cashback.
2. Cashback offer will be applicable on payment of utility bills both online and at POS terminals.
3. Cashback will be equivalent to 5% of the total billing amount capped at Rs. 50 for RuPay Platinum Credit Card and RuPay Select Credit card, per card, per calendar month.
4. Applicable for mobile (postpaid), telephone, electric, gas, water and sanitary bill payments.

1.2. Terms and Conditions of Cashback Offer

1. The offer is valid from **1st Mar 2017 to 31st Mar 2018**, both dates inclusive (hereinafter referred to as the "Offer Period").
2. The Card Holder shall be entitled to the cash back for transactions made using the eligible RuPay Select and RuPay Platinum Credit Cards as per the following:
 - ✓ Bill payment transactions made across online and POS terminals using RuPay Select and RuPay Platinum Credit Card, will be applicable for cash back on bill payment transactions.
 - ✓ Cashback will be equivalent to 5% of the total billing amount and will be capped to Rs. 50 per calendar month for RuPay Platinum as well as for Select Credit card.
 - ✓ Cashback on payment transactions can be availed on more than one transaction, however maximum cashback being restricted to Rs.50 for RuPay Platinum as well as for RuPay Select Credit Card.
 - ✓ NPCI will not be responsible for providing cash back for purchases at online/merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for cash back services.
3. If a Card holder's RuPay Select and RuPay Platinum Credit Card is terminated, cancelled, or expired at any time for any reason, whether by the Card holder or the Bank, the Card holder will forthwith be disqualified from earning the cash backs and all unused cash backs accrued on the card till that time, shall automatically be forfeited immediately after voluntary or involuntary cancellation of the RuPay Select and RuPay Platinum Credit Cards.

4. NPCI shall not be responsible for the excess or erroneous cashback amount credited to the customer's credit card by the Bank.
5. NPCI reserves the right to deny cashback to any customers who are found directly or indirectly, voluntarily or involuntarily, violate or manipulate any of the above conditions.
6. NPCI shall not be liable if the Card holder is unable to make payments due to any one or more of the following circumstances:
 - ✓ If the Card holder's Credit card account with member bank does not contain sufficient credit limit to cover the payment of the respective bill or the bill amount exceeds the credit limit available on the card, if any, granted to the Card holder.
 - ✓ If the credit limit available on the Card holder's credit card account is under any attachment, lien or charge.
 - ✓ For any cause due to Force Majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of the NPCI.
7. NPCI reserves the absolute right to extend or terminate this Offer or alter the terms & conditions at any time.
8. Any dispute arising out of this Offer or the terms and conditions shall be subject to the jurisdiction of the Courts in Mumbai, Maharashtra.

2. Cashback Offer - Eating Places and Restaurants

2.1. Cashback Offer Details

1. Transactions done using valid RuPay Platinum and RuPay Select Credit card at all eating places and restaurants in India will be eligible for Cashback.
2. Cashback offer will be applicable on payment of bills both online and at POS terminals.
3. Cashback will be 5% of the total billing amount and will be capped to Rs. 50 for RuPay Platinum and RuPay Select Credit card, per card per calendar month.

2.2. Terms and Conditions of Cashback Offer

1. The offer is valid from **1st Mar 2017 to 31st Mar 2018**, both dates inclusive (hereinafter referred to as the "Offer Period").
2. The Card Holder shall be entitled to the cash back for transactions made using the eligible RuPay Platinum and RuPay Select Credit Cards as per the following:

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- ✓ Eligible payments made across eating places and restaurants in India using RuPay Platinum Credit card and RuPay Select Credit Card, will be applicable for cash back.
 - ✓ Cashback will be equivalent to 5% of the total billing amount and will be restricted to Rs. 50 per calendar month for RuPay Platinum as well as for RuPay Select Credit card.
 - ✓ Cashback on payment transactions can be availed on more than one transaction, however maximum cashback being restricted to Rs.50 for RuPay Platinum as well as for RuPay Select Credit Card.
 - ✓ NPCI will not be responsible for providing cash back for purchases at online/merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for cash back services.
3. If a Card holder's RuPay Platinum and RuPay Select Credit Card is terminated, cancelled, or expired at any time for any reason, whether by the Card holder or the Bank, the Card holder will forthwith be disqualified from earning the cash backs and all unused cash backs accrued on the card till that time, shall automatically be forfeited immediately after voluntary or involuntary cancellation of the RuPay Select and RuPay Platinum Credit Cards.
 4. NPCI shall not be responsible for the excess or erroneous cashback amount credited to the customer's credit card by the Bank.
 5. NPCI reserves the right to deny cashback to any customers who are found directly or indirectly, voluntarily or involuntarily, violate or manipulate any of the above conditions.
 6. NPCI shall not be liable if the Card holder is unable to make payments due to any one or more of the following circumstances:
 - ✓ If the Card holder's Credit card account with member bank does not contain sufficient credit limit to cover the payment of the respective bill or the bill amount exceeds the credit limit available on the card, if any, granted to the Card holder.
 - ✓ If the credit limit available on the Card holder's credit card account is under any attachment, lien or charge.
 - ✓ For any cause due to Force Majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of the NPCI.
 7. NPCI reserves the absolute right to extend or terminate this Offer or alter the terms & conditions at any time.
 8. Any dispute arising out of this Offer or the terms and conditions shall be subject to the jurisdiction of the Courts in Mumbai, Maharashtra.
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