

Summer Fiesta-Mastercard Travel Offer-Flipkart vouchers worth INR 1000

- The IndusInd Bank Limited (“IndusInd Bank” or “Bank”) “**Summer Fiesta**” offer (Program) is open to all customers holding a valid and open IndusInd Bank Credit Card (Cardholder) and have received the communication for the same.
- The program is valid from May 1, 2019 to May 31, 2019 (both days inclusive) and will hereafter be referred as the **Program Period/Offer Period**.
- **Eligible Spends:** For the purpose of this program, Eligible Spends would mean transactions fulfilling all of the below conditions (hereinafter referred to as Eligible Spends)
 - Purchase Transactions made using **IndusInd Bank Credit Card**
 - Only transactions done in the **travel category** as defined by MasterCard are eligible. For the purpose of this program, Travel category will include transaction done on Airlines, Railways, cruise lines, Hotels & Resorts.
 - Spends made in Travel category in excess of **Minimum Spend Level** of INR 50000 will be eligible.
 - For the purpose of this Program, **Purchase Transactions** would mean Transactions done using the IndusInd Bank Credit Card at a Merchant Outlet (Card Present), Internet Transaction, IVR Transaction, Mail Order / Telephone Order Transaction or through Standing Instructions. Cash Withdrawals, Wallet Loading and Loan on Phone transactions will not be considered for the purpose of this Program.
- Eligible Spends done using IndusInd Bank ~~Pinnacle & Crest~~ Credit Card during the Program Period will be considered to calculate the eligibility for the Flipkart Vouchers under this Program (**‘Achievement’**). Spends made by using Add-on cards will accrue in the account of Primary Cardholder for calculating Achievement under this Program.
- Upon Achievement, Cardholders will be rewarded with online Flipkart Shopping Vouchers worth INR 1000. (Referred as “**Offer Reward**”)
- The offer reward will be given latest by 31 July, 2019.
- Purchase Reversal Transactions posted on Cardholder’s Card Account during the Program Period will be deducted from the Spends for the Purpose of calculating Spends Achievement irrespective of whether the Original Transaction corresponding to this Reversal was done during the Program Period or before the Program Period.
- Only Settled Transactions; i.e. Transactions done during the Program Period and which have been successfully posted into the Cardholder’s Card Account by June 30, 2019 will be considered for calculating Achievement under this Program.
- The Bank will not be responsible if a Transaction Authorized by the Bank has not been settled by the Merchant by June 30, 2019.
- The Electronic Vouchers will be sent to the registered e-mail address of the customer or the registered mobile number.
- Cardholders can raise a concern on non-receipt of the e-voucher or qualification under the program maximum by 31st August, 2019. Any concern raised post 31st August, 2019 will not be entertained by the Bank.
- To be eligible for participating in the Program, the Cardholder must maintain a clean payment record in respect of his/her Credit Card; i.e. the Cardholder should not have failed to pay the minimum amount due on his/her Card during the Offer Period or before receiving the offer.

- IndusInd Bank shall not be liable or responsible for non-receipt or delivery of any SMS/other communication relating to this Program due to any reason beyond the control of IndusInd Bank.
- The participation in the Program shall constitute deemed acceptance by the Card member of all the terms and conditions governing the Program.
- The Bank at its sole discretion can decide Cardholders who can avail this Program. Delinquent Credit Card members will not be eligible for the benefits of this offer. "Delinquent Credit Card Account" means an account of a Cardholder which has an outstanding which is past due or which, in the sole opinion of the Bank, has unsatisfactory credit standing. Cardholders whose Credit Card accounts are currently delinquent or become delinquent at any time before the communication of the offer or during the Program Period, will be ineligible for the benefits of this Program.
- If the Cardholder ceases to be a Cardholder at any time during the Program Period or before or after the communication of the offer, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder. If the Cardholder ceases to be a Cardholder at any time during the Program Period or before the Credit of waiver, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder.
- In all matters relating to the Program, 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 Program by any other Program, whether similar or different to this Program or to withdraw it altogether without giving prior notice.
- The terms and conditions of the Program 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 the terms of the Cardholders' Agreement and such other terms and conditions that the Bank may deem appropriate at its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Cardholders' Agreement, then the terms of the Cardholders' Agreement to prevail the present conditions.
- Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only.

Terms and Conditions for Flipkart Online Shopping Vouchers

- The denomination of each Voucher will be in multiples of INR 500 or INR 1000.
- The Vouchers will expire after 12 months from the date of issue and any corresponding unused balance shall be forfeited thereafter.
- Validity of Vouchers cannot be extended; new Vouchers cannot be provided against the expired/unused Vouchers.
- The Vouchers can be redeemed online against Sellers listed on www.flipkart.com or Flipkart Mobile App or Flipkart m-site only.

- Any expense exceeding the Voucher amount has to be paid by the Cardholder using his/her IndusInd Bank Credit Card.
- Electronic Vouchers shall be sent to the Winners on their registered email address by 31st July, 2019.
- It shall be the responsibility of the Cardholder to ensure that registered email address available with the Bank is in use and is accessed only by the Eligible Cardholder. IndusInd Bank shall not be liable or responsible for any malfunction, inactivity or misuse of the email address which results in inability of the eligible Cardholder to use the Voucher.
- Cardholder shall be solely responsible for the security and safekeeping of the Vouchers. IndusInd Bank will not be responsible for replacement of the lost, stolen or damaged vouchers.
- IndusInd Bank does not underwrite or warrant the services performed by Flipkart and shall not have any liability for any defect, deficiency, delay, unavailability or imperfection in such goods / services or for any loss or damage that may be suffered, or for any personal injury to a Cardholder directly or indirectly by use or non-use of the products / services provided by Flipkart.

IndusInd Bank's responsibility in the present offer is limited to sending the voucher to the Eligible Cardholders on their registered email address. The Cardholder hereby agrees that Flipkart is solely responsible for the acts and omission relating to the Vouchers including but not limited to, availability of products in accordance with the preferences of the Cardholders.