

**MMT <> DBS Bank Credit Card EMI Offer****Offer Headline**

Avail Additional Savings on EMI + Up to 35% Instant Discount* on bookings using DBS Credit Card EMI

Offer Subheading

Exclusive offer* on DBS Bank Credit Cards EMI

Booking Channel

Makemytrip website, Mobile site, Android & iOS App only

Offer Dates

Everyday from 5th April – 20th April 2025

Offer Details

| Coupon Code | Category | Offer Details |
|------------------|-----------------------|---|
| MMTDBSINTEMIFEST | International Flights | Interest Free EMI on 3 & 6 Months tenures + Flat 8% Instant Discount (up to Rs.6,000) (on all EMI tenures), MTV 10,000 |
| MMTDBSINTEMIFEST | International Hotels | Interest Free EMI on 3 & 6 Months tenures + Flat 15% Instant Discount on selected hotels (Up to INR 20,000) (on all EMI tenures); Interest Free EMI on 3 & 6 Months tenures + Flat 10% Instant Discount on rest (Up to INR 20,000) (on all EMI tenures) , No MTV |
| MMTDBSEMIFEST | Domestic Flights | Interest Free EMI on 3 & 6 Months tenures + Flat 10 % Instant discount (up to Rs.2,000) (on all EMI tenures), MTV 3000 |
| MMTDBSEMIFEST | Domestic Hotels | Interest Free EMI on 3 & 6 Months tenures + Flat 15% Instant Discount (Up to INR 5,000) (on all EMI tenures), MTV 2000 |
| MMTDBSEMIFEST | Holidays | Upto 35% Instant Discount (up to INR 40,000) + 3 & 6M Interest Free EMI, Min ATV 35,000 |

What do you get?

- 3 & 6 M Additional Savings on EMI on 3- months and 6-months tenure + Instant Discount (as per the details mentioned in the above table) on EMI transactions (on 3, 6, 9- & 12-months' duration) using DBS Credit Card EMI.

How do you get it?

- To avail the offer, customer must enter E-Coupon as per aforementioned table in the E-Coupon field.
- Customer needs to pay using EMI options available on DBS Credit Cards on MakeMyTrip.



Live more, Bank less

- The Offer is valid on the dates mentioned above (between 0000 hrs to 2359 hrs) both days included
- The offer is valid for bookings made on MakeMyTrip website, Mobile site, Android & iOS App.
- The offer is valid for 1 booking per card per category throughout the offer period.

What else do you need to know?

- The offer is valid only on EMI bookings done using DBS Credit Cards.
- For Flights, Instant discount will be calculated on the booking amount (excluding convenience fee and any ancillaries purchased e.g.: meals, insurance).
- For Hotels, Instant discount will be calculated on hotel basic price (pre-tax price).
- For holidays, Instant discount is calculated on base fare (excluding ancillaries, insurance, convenience fees)
- The offer is valid on select hotels.
- The offer is NOT applicable on part payment transactions.
- The offer is NOT applicable on transaction made partially or completely using Gift Cards.
- In case there is more than one offer available simultaneously from a Bank, no two offers can be combined by the customer.
- The offer is NOT applicable on transactions made through DBS Debit Cards/Internet Banking.
- The offer is NOT applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, Pay Pal.
- The offer cannot be clubbed with any other offer of MakeMyTrip.
- The offer is NOT applicable on DBS Corporate and Commercial cards.

What is Additional Savings on EMI?

- In Additional Savings on EMI, monthly instalment = Total product price / EMI tenure in months
- EMI Processing fee levied by bank is not covered under Additional Savings on EMI Cashback offer. Processing fees is charged separately by the bank along with first EMI instalment as a one time charge.
- The cashback amount shall be equal to the total interest amount payable on the EMI. Any GST levied on interest amount is not covered under the Additional Savings on EMI cashback offer
- For e.g:
 1. You pay INR 30,000 for your ticket using Additional Savings on for 3 months, your card will be blocked for INR 30,000 at MakeMyTrip.
 2. Your bank will convert this to EMI within 4-7 days.
 3. Cashback equal to the 3 months interest amount (INR 753) will be credited within 21 days to card.
This reduces a loan of INR 30,753 (principal + interest) to a loan of INR 30,000
 4. You will be charged GST of INR 135.54 applicable on interest amount of INR 753 by the bank. The total cost to the cardholder would be INR 30,135.54 (Ticket price+ GST).
- The discount under Additional Savings on credit card payment option is being offered exclusively by GI and does not amount to EMI/interest waiver extended by the bank.
- Cardholder will need to pay applicable EMI and interest on total value of the order at the time of payment to the DBS Credit Card in accordance with the terms applicable to the credit card.
- Cardholder will have to pay applicable Bank convenience fee for EMI transactions.

Conditions in case of cancellation:

- In case of full/partial cancellation the offer stands void and customer will not be eligible for the offer



Live more, Bank less

- The Customer shall not be entitled to discount in the event of cancellation of booking. Makemytrip will refund the purchase price after deducting the discount amount and any other applicable cancellation charges/penalty

Merchant/ Brand EMI Terms and Conditions: -

1. DBS Credit Card Holder whose accounts are valid and in good standing and who are holding below variant of Credit Cards issued in India , can voluntarily opt for Merchant/ Brand EMI offer on their Credit Cards:

DBS SPARK Credit Card

DBS VANTAGE Credit Card

Bajaj Finserv DBS Bank SuperCard Credit Card

2. In all matters relating to the eligibility of the DBS Credit Card Holder for availing the Merchant/ Brand EMI offer, the decision of DBS Bank shall be final and binding in all respects.
3. Merchant/ Brand EMI offer will be fulfilled at the Retail Store's end only and DBS Credit Card Holder would need to contact the Retail Stores to check the eligible products and Offers.
4. This terms and conditions shall not in any way waive or amend any of the terms and conditions of the existing Card member agreement.
5. Merchant/ Brand EMI offer is available only for transaction done on DBS Bank Credit Cards for purchase of ***product at the # Retail Store and which is converted to EMI during ##Offer Period . Merchant/ Brand EMI offer is not applicable for any transaction which is converted to EMI by DBS Credit Card Holder after completion of the transaction.
6. Merchant/ Brand EMI offer can be availed for tenure of 3/ 6/ 9/12/ 18/ 24 months only.
7. DBS Bank reserves its absolute right and discretion to approve or decline any request for Merchant / Brand EMI. It is further clarified that transactions under certain merchant categories or any other transactions prohibited under law cannot be converted into EMI.
8. DBS Credit Card Holder Member will not earn Rewards points on transactions for which the DBS Credit Card Holder opts for Merchant/ Brand EMI.
9. The processing fee, GST/taxes as applicable on Merchant/Brand EMI will be borne by the DBS Bank Credit Card Holder.
10. DBS Bank will charge full interest along with GST/taxes as applicable (on interest amount and processing fees) to the DBS Bank Credit Card Holder. However, Brand/Merchant will give an instant discount equivalent to the interest chargeable/payable at the time of purchase. . Please refer below illustration to understand Merchant/ Brand EMI (For 6 months tenure):-

| | |
|---|----------|
| Your collective shopping amount_ ₹ 50,000 | |
| Tenure | 6 Months |



Live more, Bank less

| | |
|---|--------------|
| Instant discount offered by Brand / Merchant | ₹ 2,210 |
| Discounted Amount | ₹ 47,790 |
| Interest rate chargeable by DBS (15% P.A.) | ₹ 2,210 |
| Actual Price | ₹ 50,000 |
| Total amount payable by Cardmember (Including Interest charged by DBS) | ₹ 50,000 |
| EMI Instalment @ 15% P.A. | ₹ 8702/Month |
| Processing Fee | ₹ 299 |

Generic Terms and Conditions:

- This Offer is brought to you by DBS Bank India Limited ("DBS"/ "DBS Bank")
- In all matters relating to the Offer, including but not limited to the eligibility of a DBS Bank Credit Card Holder ("Customer"), the decision of DBS Bank shall be final and binding in all respects.
- DBS Bank reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of 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.
- The Offer is non-transferable, non-negotiable and cannot be exchanged or redeemed for cash or kind.
- The eligibility of the Customer will be forfeited in below events:-
 - If any transaction or Merchant/ Brand EMI offer (done during the Offer Period) is reversed/ reverted before crediting the Discount/Cashback, then such transactions or Merchant / Brand EMI offer will not be considered as eligible for this Offer;
- DBS Bank shall not be liable for any loss or damage arising due to force majeure event.
- In the event of any misuse, fraud or abuse of the Offer by the Customer, DBS Bank reserves the right to deny the Discount/ Cashback.
- In no event the entire liability of DBS Bank under this Offer shall exceed the amount of Discount/Cashback under this Offer.
- In the event of any inconsistency between the Terms & Conditions and any advertising, promotional publicity and other materials relating to or in connection with this Offer, these Terms and Conditions shall prevail.
- Tax liability arising from the Offer, if any, will be solely borne by the Customer.
- DBS Bank shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the Offer.
- DBS Bank makes no warranty or representation towards the quality, service, type, use, suitability, delivery, merchantability of the goods and services purchased during the Offer or through Discount availed/ Cashback received and shall not entertain any dispute regarding the same. Terms and conditions specified by the respective third-party seller/service provider are applicable. Any dispute about the same must be resolved directly with seller of goods and services and DBS is not liable for any defect in the quality of the goods/ deficiency in the services.
- Participation in the Offer is voluntary and by participating in the Offer, you are deemed to have read, understood and accepted these Terms and Conditions.
- DBS Bank reserves the right to disqualify any Customer from the benefits of this Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer terms and conditions or otherwise by use of the Credit Card.



Live more, Bank less

- This Offer will be governed by the laws of India and shall be subject to the jurisdiction of courts in Mumbai.
- These terms and conditions are not in derogation of Credit Card terms and conditions.
- All Customer queries/dispute/grievances on the Offer should be raised during the Offer Period or within 120 days of expiry of the Offer Period by contacting us at 1800 209 4555 for Vantage Card & 1860 267 6789 for Spark & Bajaj Finserv DBS Bank SuperCard. For any disputes, the Customer may be required to furnish documents as may be required by the Bank/Merchant, for the case to be taken for further investigation.
- The Offer is subject to applicable laws and regulatory guidelines/ regulations and as per DBS Bank's extant guidelines from time to time.
- The Offer is not available wherever prohibited and/ or on products/ services for which such programs cannot be offered for any reason whatsoever.