

DBS Bank Credit Card Retail Stores Offer

Offer Construct:

Full-swipe Offer

Earn** Instant Discount for a full swipe transaction done on DBS Bank Credit Cards for purchase of Product during ##Offer Period at the # Retail Store ("Offer").

Brand Name	Category	Type	Offer	Max CB Amt upto	Min Txn	Product	Offer Date
Reliance Digital	Retail Stores	CC Fullswipe	Upto 15000 Instant Discount	10000	15000	Selected Products	25 th Oct'24 to 3 rd Nov'24
Croma	Retail Stores	CC Fullswipe	Flat 5% Instant Discount	-	15000	Selected Products	24 th Oct'24 to 3 rd Nov'24
Vijay Sales	Retail Stores	CC Fullswipe	Get 10% Instant Discount	1500	15000	Selected Products	3 rd Oct'24 to 13 th Oct'24 18 th , 19 th & 20 th Oct'24 26 th Oct'24 to 31 st Oct'24 1 st Nov'24 to 11 th Nov'24

Offer Terms and Conditions:

- Offer is applicable for full swipe transaction done during the Offer Period:-
 - a) For in store purchase at Reliance Digital, Vijay Sales and Croma
 - b) For online purchase at Reliance Digital
- Offer applicable once per card per Retail Store during Offer Period for the respective Retail Store.
- Offer NOT applicable in case OEM offer is applicable.
- Offer valid on select products only as confirmed by the Retail Store at the time of purchase.
- Offer Terms & Condition @Reliance Digital
 1. This offer is from DBS Bank ("Bank") under an arrangement with Reliance Retail Limited ("Merchant") and is open to all residents of India holding a valid and current DBS Credit Card ("Cardholder").
 2. Offer is valid from 25th October 2024 to 03rd November 2024
 - Upto 15000 Instant Discount on DBS Bank Credit & Debit Cards as below:

Transaction Amount	CC/DC Full Swipe	CC EMI
Rs. 10,000 - Rs. 49,999.99	10% up to Rs. 1750	10% up to Rs. 3000
Rs. 50,000 - Rs. 99,999.99	Flat Rs. 3,500	Flat Rs. 5,000
Rs. 1,00,000 & above	Flat Rs. 7000	Flat Rs. 10,000
Rs. 2,00,000 & above	Flat Rs 10000	Flat Rs 15000

- Offer applicable across below RRL electronics channels –
 - Stores – Reliance Digital, My Jio Stores, JioMart Signature Stores– Once per card
 - www.reliancedigital.in – Once per card
 - JioMart digital (ASP) – Once per card
 - The minimum transaction to avail this offer is Rs.10,000
 - This offer is applicable once per card per platform
 - Offer is applicable in Reliance Digital and My Jio Stores & on www.reliancedigital.in (Reliance digital website) & JioMart digital stores
 - Offer cannot be clubbed with any other OEM offer. In the case of an existing OEM offer, the above offer would not be applicable.
 - Offer is not applicable for Brand EMI transactions on the www.reliancedigital.in (Reliance digital website) & JioMart digital stores
 - Offer is not valid on B2B/Corporate Credit Cards
- Offer Terms & Condition @Croma
 - 5% unlimited on TV, Home Appliances, Mobiles, Laptops and Kitchen Appliances categories on minimum transaction value Rs. 15,000/-
 - If brand cashback is less than 5% in any case (unlikely), the same shall be topped up to 5% except for Sony, Samsung and LG brands.
 - If there is no brand cashback, then IRL – Bank co-funded offer shall be provided to the customers.
 - Home Appliances includes - Air Conditioners, Washing Machines, Dryers, Home Audio, Cooling & Heating devices.
 - Kitchen Appliances includes – Refrigerators, Microwaves, Dishwashers, Cookware, Water Purifiers and select range of small appliances.
 - Please note that there is NO upper capping on ICB on any categories.
 - Velocity: Once per transaction per card per instrument during the campaign period.
 - Brand Exclusions: Apple, Nothing, OnePlus, TCL, Xiaomi, Dyson

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 (done during the Offer Period) is reversed/ reverted before crediting the Discount, then such transactions 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 offer.
- In no event the entire liability of DBS Bank under this Offer shall exceed the amount of Discount 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 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.
- 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 on the Offer should be raised during the Offer Period or within 120 days of expiry of the Offer Period. 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.