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Terms and Conditions for SuperCard Anniversary Campaign – Bajaj
Finserv DBS Bank SuperCard





Terms & Conditions for 2X rewards offer on 1 year anniversary of the Bajaj Finserv DBS SuperCard

Offer: The Offer means Eligible Customers will receive 2X reward points. The Offer is applicable on all spends i.e. every purchase transaction' using their Bajaj Finserv DBS SuperCard ('Credit Card') during the Offer Period.

Offer Period: Offer is valid from 3rd April to 8th April, both days included.

Customer Eligibility: The Offer is only applicable DBS's Credit Card holders. Credit Card holders who hold an active and valid Credit Card ('Cardholder') and who have successfully carried out the transactions described in the Offer will qualify for the benefit under the Offer.

Offer T&Cs:

1. This Offer is being brought to you by DBS Bank India Limited ("DBS").
2. During the Offer Period, customer shall be entitled for 2X reward points if they use their Credit Card for purchase spends i.e. Credit Card holder earn 4 Cash Points (reward points) on every INR 200 spent for all spends apart from fuel spends and cash withdrawals. All Cash points will be round down to calculate the Cash points. The Cash Points earned against purchases made on the credit card shall reflect in the customer's card account on posting of the transaction to the customer's card account.
3. The 2X reward points will be calculated on the existing card features – If the eligible customer uses Credit Card which gives 2 Cash Points per INR 200 spent, then the customer will receive 4 Cash Points per INR 200 spent during the Offer Period.
4. This Offer cannot be clubbed with any other DBS offer/promotion.
5. Customers will receive the Cash Points within 90 days from the date when the Offer ends.
6. In case the Cardholder cancels any transactions due to which he/she has qualified for the Cash Points under this Offer, then those transactions will not be considered in the calculation of the additional Cash Points.

Cash Point T&Cs:

In addition to existing terms and conditions under the Cardmember Agreement, following terms and conditions apply to the Cash Points:

1. Cash Points can be redeemed in the following ways:
 - a. Redemption for gift vouchers via DBS Cards+ IN App
 - b. Redemption against Hotel booking via DBS Cards+ IN App



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c. Cash point redemption against credit card outstanding

For details on Rewards Redemption and Terms & Conditions, please visit www.dbsdelights.in

2. Cash Points are valid only for 2 years from the date of accrual. e.g.: - if you have received Cash Points in the month of May 2020, then the same will expire on 31st May 2022.
3. If a Cardholder having negative Cash Point Balance at the time of voluntary closure, then the equivalent value of such negative Cash points will be automatically converted to statement debit and is required to be paid by the Cardholder along with any other dues. Reverse debit will be calculated at 20 paise per Card Point.
4. The Points do not constitute property of the Cardholder and are not transferable by operation of law or otherwise to any other person or entity
5. Reward point redemption will be restricted if a customer has made no payment beyond 5 days from payment due date
6. Reward point balance will be forfeited if a customer has made no payment beyond 30 days from payment due date
7. In case of transaction reversal, Cash Points credited (Normal/accelerated) will be reversed
8. Cash Points earn will be restricted only up to the credit limit allocated to customer. No Cash Points will be credited for overlimit usage.
9. In case of upgrade or downgrade, card variant during the statement generation will be considered and all reward point calculations.
10. Cash points accrual is subject to change with a notice of 30 days.

General T&Cs

1. DBS reserves the right to modify/change all or any of the terms applicable to this Offer. DBS also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever. Neither anything contained in the terms and conditions set out herein, nor those forming part of the Offer communication shall be construed as an obligation on the part of DBS to continue the Offer up to the date of expiry of the Offer.
2. Participation in this Offer is entirely voluntary and by participating in the Offer, you are deemed to have read, understood, and accepted these terms and conditions.
3. The Offer is non-negotiable, non-transferable and cannot be exchanged or redeemed for cash.
4. The Offer shall not be available wherever it is prohibited under law and/or cannot be made/continued for any reason whatsoever.
5. All disputes under this offer are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
6. In all matters relating to this Offer, the decision of DBS shall be final and binding.
7. By participating in the Offer, the Participants agree to be bound by the terms and conditions contained herein and those forming part of the Offer communications.
8. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Cardholder, shall be solely borne by the Cardholder.
9. DBS 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.
10. All issues pertaining to this Offer to be raised within 90 days from the last day of the Offer fulfilment. If any dispute or complaint or query raised after 90 days, then the same will not be entertained.
11. In the event of any inconsistency between these terms & conditions and any advertising, promotional publicity and other materials relating to or in connection with this Offer, these terms and conditions shall prevail.



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12. These terms and conditions are in addition to and not in derogation to Credit Card terms and conditions.
13. The Customers consent to DBS' collection and use of the Customer's personal data and the use and disclosure of the Customer's personal data by/to third parties for the purpose of the Offer. The Customers agree to the terms of the DBS Privacy Policy, a copy which can be found at <https://www.dbs.com/in/treasures/privacy-policy.page>.