

***RuPay***  <sup>TM</sup>



## 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 Debit 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 Debit 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 **1<sup>st</sup> April, 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 Debit Card as per the following:
  - ✓ 5% cashback on utility bills subject to maximum cap of Rs. 50 per calendar month. Cardholder can pay one or more utility bills, however the cash back shall be subject to a maximum cap of 5% or Rs. 50 per calendar month, whichever is lower.
  - ✓ Identification of transactions are based on Merchant Category Code (MCC) allotted by NPCI. NPCI will not be responsible for providing cashback for transactions at merchant outlets / franchises / website which have not registered themselves under the MCCs assigned for utility.
  - ✓ Transaction on MCC include all and any payment made on Utilities- electric, gas, water and sanitary only.
3. If a Card holder's RuPay Platinum Debit 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 Platinum Debit Card.
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 account with member bank does not contain sufficient fund to cover the payment of the respective bill or the bill amount exceeds the amount balance in the account, if any, granted to the Card holder.
  - ✓ If the funds available in the Cardholder's bank account with the issuing bank is under any attachment, lien or charge.
  - ✓ The name of the Biller and/or details required by the biller for effecting the payment is not correctly provided by the cardholder.
  - ✓ Due to refusal of the biller to receive the payment for any reason whatsoever.
  - ✓ 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.
9. Standard Offer Terms and Conditions are additionally applicable.