

**Future Group (13<sup>th</sup> Oct'2018 – 11<sup>th</sup> Nov'2018)**  
**Program-Terms & Conditions**

1. This marketing Program (Program) is from State Bank of India ("Bank") under an arrangement with Future Group ("Merchant") and is open to all residents of India holding a valid SBI Debit Card ("Cardholder").
2. The validity of the Program is from 13<sup>th</sup> Oct'2018 – 11<sup>th</sup> Nov'2018 (Both days included) unless extended by Bank and Merchant by mutual consent in writing.
3. Under this Program:
  - a. A cardholder who swipes his/her SBI Debit Card for a minimum value of Rs. 4,000/- and above can avail 7% instant discount on each qualifying transaction at the participating merchant stores (i.e. at Big Bazaar, Food Bazaar and Fashion@BigBazaar,E-zone, Hyper City) with maximum discount of Rs. 400.
  - b. Also incase if customer swipes his/her SBI debit for Rs. 10,000 & above he will be eligible for 10% additional discount with maximum discount amt of Rs. 1,000.
  - c. Cardholder can avail upto 10% additional discount on the billing value, net of discount if any, from the merchant.
  - d. Maximum number of transactions eligible per SBI Debit Card is 1.
4. Multiple transactions summing up to Rs. 4,000/- & above on a SBI Debit Card level will not be eligible for the offer.
5. One product cannot be bought and billed into two or more invoices i.e., minimum one product will have to be billed on one invoice for a minimum billing amount of Rs. 4,000/- & above to avail this offer.
6. Any query regarding the Program will be entertained till 11<sup>th</sup> Nov'2018. Post such date, Bank will not entertain any correspondence or communication regarding this Program from any cardholder.
7. Any query regarding the non receipt of instant discount, the cardholder is required to bring to the notice of the respective store manager on or before 15<sup>th</sup> Nov'2018. Post such date, Bank/Merchant will not entertain any correspondence or communication in any manner from any cardholder.
8. All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart of this discount offer as mentioned in the communication.
9. Under no circumstance the discount being offered under this Program will be settled in lieu of cash by Bank or by Merchant.
10. Bank does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability to Merchant.
11. Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. Bank under no circumstances shall be responsible towards the same.
12. All government taxes shall be payable by the Cardholder as applicable.
13. Any disputes arising out of the offer shall be subject to arbitration by a sole arbitrator appointed by Bank for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai for State Bank of India and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against State Bank of India.
14. Bank reserves the right to modify or change any of the terms and conditions applicable to this Program at any time with prior notice to the Cardholders.
15. State Bank Debit Cardholders are not bound in anyway to participate in the Program. Any such participation will be voluntary.
16. The Program is for the consumption of individual retail consumers only.