



**T&C's Promotional 5% Cash Back Offer for  
State Bank Debit Cardholders in Collaboration with Croma  
16-Dec-2013 to 14-Jan-2014**

**Terms & Conditions**

- This marketing program ("Program") is from State Bank Debit Cards and SBI Card & Payment Services Private Ltd. ("Parties") under an arrangement with Infinity Retail Ltd., ("Merchant") and is open to all residents of India holding a valid and current State Bank Debit Card &/or SBI Credit Card ("Cardholder")
- The validity of the Program ("Term") is from 16-Dec-2013 to 14-Jan-2014 (Both days included), unless extended by the Parties and Merchant.
- Under this program:
  - A cardholder who swipes his/her State Bank Debit Card or SBI Card for a minimum value of Rs. 15,000/- and above can avail of a 5% Cash back on each qualifying transaction at Croma Stores.
  - Maximum Cash back during the offer period will be Rs. 2,500 per Card account.
- Cash back programme is not applicable on e-Commerce transactions done on [www.cromaretail.com](http://www.cromaretail.com).
- Cash back amount will be credited to the eligible cardholder's primary account to which the Debit Card is linked within 45 days from the expiry of the promotional offer i.e., by 28-Feb-2014.
- Multiple transactions summing up to Rs 15,000 on a Card level will not be eligible for the offer.
- One product cannot be bought and billed into two 2 or more invoices i.e. Minimum one product will have to be billed on one invoice for a minimum billing amount of Rs 15,000 & above to avail this offer.
- Any query regarding the program will be entertained till 14-Jan-2014. Post such date; State Bank Debit Card/SBI Cards will not entertain any correspondence or communication regarding this Programme from any cardholder. Any issue with cash back will be entertained only till the 28-Mar-2014.
- Any customer query regarding cash back processing is required to be raised and will be addressed by SBI Cards and State Bank Debit Cards directly.

- The Exclusive offers/discounts under these Programs cannot be clubbed with any other offer or discount extended by the participating brands as part of any other arrangement.
- All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart of this exclusive offer as mentioned in the communication.
- Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by State Bank Debit Card or SBI Card or by Merchant
- Offer is subject to availability of products and available at the sole discretion of Infiniti Retail Ltd.
- All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
- Any disputes arising out of the offer shall be subject to arbitration by a sole arbitrator appointed by State Bank Debit Card and SBI Card 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 Debit Card and New Delhi for SBI Card and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against State Bank Debit Card or SBI Card.
- State Bank Debit Card & SBI Card reserves the right to modify or change any of the terms and conditions applicable to this Program at any time with/without prior notice to the cardholders.
- The Programme is for the consumption of individual retail consumers only.