

Equitas Big Spends Big Happiness 2021

Terms and Conditions:

Campaign Duration:

10th Oct 2021 to 15th Jan 2022 (Both days inclusive)

Construct:

1. Top Spender Offer :

- a. Be amongst top 5 spenders for the month and get Panasonic Android Smart LED TV – 42” during the campaign period
- b. Top 1200 customers during the campaign period will get Amazon gift voucher worth Rs.500
- c. Additional opportunity for Women spenders and Senior Citizen
 1. Top 200 Women Highest Spenders during the campaign period will get Amazon gift voucher worth Rs.500
 2. Top 200 Senior Citizen (Age =>60 years old) Highest spenders during the campaign period will get amazon gift voucher worth Rs.500
 3. Among Top 5 Monthly spenders 2 winners will be from Current account if they fulfils minimum spend & transaction criteria for current account
 4. If there is no Current Account qualifier, 4th and 5th highest spenders of Savings Account will be eligible for the gift

Highest Spenders	Prize	Eligibility Criteria Spends & Transaction Criteria
Top 5 Spender every month during Campaign period (5x 3= 15)	Panasonic Android Smart LED TV – 42”	Rs.25,000 12 or more transaction
Top 1200 Spenders	Amazon gift voucher worth Rs.500	Rs.25,000 12 or more transactions
Top 200 women Spenders	Amazon gift voucher worth Rs.500	Rs.25,000 12 or more transactions
Top 200 Senior Citizen Spenders	Amazon gift voucher worth Rs.500	Rs.25,000 12 or more transactions
*Among Top 5 Spenders 2 slots will be for highest Business Debit Card spenders	Panasonic Android Smart LED TV – 42”	Rs.75,000 12 or more transactions

Top 5 Monthly Highest Spenders Period

1. 1st Month - 10th Oct 2021 to 10th Nov 2021
2. 2nd Month – 11th Nov 2021 to 10th Dec 2021
3. 3rd Month – 11th Dec 2021 to 15th Jan 2022

2. During the entire campaign period, customer will be eligible for gift only once. If a customer is among Top 5 Monthly spenders, he will not be eligible for Amazon Vouchers
3. Top 12 Highest spender campaign is for all category of customers. Spends for entire campaign period to be considered for being eligible for the offer. Customer should meet minimum spend and transaction criteria to be eligible for the campaign
4. Top 200 Highest Woman spenders. Equitas Debit Card holders who are woman and do not fall on above two Winner categories (i.e.Top 5 Monthly Highest Spenders and Top 1200 Highest Spenders for Campaign period). Customer to do minimum spends & transaction for eligibility
5. Top 200 Senior Citizen Highest Spenders. Equitas Debit Card holders who are of age =>60 years. And did not fall in above 3 categories (i.e Top 5 highest Spenders, Top 1200 highest spenders, Top 200 women spenders). Customer to do minimum spends & transaction for eligibility
6. Offer fulfilment for the entire campaign period will take place within 45 days post campaign period end date
7. Customers who receives communication from bank will only be eligible for the campaign
8. Customer can reach out to bank customer care for any queries and eligibility or dispute till March 15th 2022. Post that no queries will be entertained by the bank.
9. Spends on merchant categories like Financial Institute, for lottery, gaming sites etc., will not be considered for the campaign (detail list shared below)

- **Terms and Conditions applicable to the entire Equitas Festival Bonanza** This Offer ('Offer') from ESFB Ltd. ('Equitas Small Finance Bank Limited') is open to selected Card members holding a valid and existing ESFB Visa, MasterCard & RuPay Debit Card ('Card')
- Offer shall be valid from 10th October 2021 to 15th January 2022 (both days inclusive) ("Term") unless extended by ESFB. Offer is made available at the sole discretion of ESFB.
- Spends on multiple Cards cannot be clubbed to avail the benefit under the Offer. Spends on individual Card(s) will be calculated to evaluate the eligibility of this Offer.
- Spends done using Equitas Bank Debit cards on POS (Offline) and Ecommerce (Online) merchants only will be considered for this campaign
- The Offer is not valid on ATM cash withdrawals and reversed transactions.
- For calculating highest spenders, spends of all Cardholders will be checked to identify the winner for overall top spender during the entire campaign period
- Any customer will be considered only once as winner for the entire Campaign

- Under the top spender Offer total 5 customers every month. For 3 months campaign there will be 5x3= 15 winners (3 savings account holders and 2 current account holders). If there is no eligible current account holders as per minimum spend and transaction criteria, 4th & 5th highest spenders of savings account will be eligible for Top 5 highest spenders.
- In case of multiple customers with equal spends on the respective Cards in the promo period, the winner will be decided on the basis of the 1st customer who achieved the highest spend first basis date and time of the purchases.
- The product cannot be exchanged for any other variant/product or redeem in cash or any other means and no options will be given to the winner to choose from.
- Images used are for illustration purpose only. Actual product may differ from the exhibited image.
- Spends of all Cardholders will be checked to identify the eligible customers who gets the above mentioned reward.
- During the offer period the winners will get the prize as mentioned in the construct depending on the availability of the product at the time of delivering the reward to eligible customer. .
- Spends of all Cardholders will be checked to identify the winner for overall top spender.
- The eligible spends on the Cards will be calculated basis the actual transaction date during the promo period.
- Winners will be intimated via registered email within 45 days after the end of the promo.
- The gifts to the winners will be sent within 45 days from the end date of promo period.
- Decision of ESFB about eligibility of Card members shall be final and binding.
- ESFB does not endorse any of the products or brands being offered under this Offer and shall not accept any liability pertaining to the quality, delivery or after sales service of such products and it shall be the sole liability of manufacturer/distributor.
- Pictures of products shown in the communication sent to the Card member either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. ESFB under no circumstances shall be responsible towards the same.
- ESFB shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card member under the Offer.
- ESFB shall not entertain any correspondence or communication regarding the validity and acceptability of the Offer.
- This Offer is a standalone Offer and the benefits offered under this Offer cannot be clubbed and/or in any way be cumulated with any other offer of ESFB in any manner or form.
- Card members are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on a “best effort basis”.
- In case a Cardholder cancels any transaction/s, due to which he/she had qualified for the Offer, then the Cardholder shall not be eligible for campaign.
- This Program is brought to you by ESFB’s Debit Cards department and is made available only to Cardholders selected at the discretion of ESFB.
- ESFB shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Cardholder/s under the Program.
- ESFB reserves the right to disqualify/ exclude any merchant establishment or Cardholder from the Program, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Card.



- No queries shall be entertained post 90 days of campaign end date. The existence of a dispute, if any, regarding the gift shall in no event constitute a claim against ESFB.
- In all matters relating to the Program, the decision of ESFB shall be final and binding in all respects.
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Chennai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- The Program is not available, wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.
- These Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the Facility / Primary Terms and Conditions and General Terms and Conditions as uploaded on the website of ESFB. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Facility / Primary Terms and Conditions and General Terms and Conditions as uploaded on the website of ESFB.
- ESFB reserves the right to modify/ change all or any of the terms applicable to the Program without assigning any reasons or without any prior intimation, whatsoever. ESFB also reserves the right to discontinue the Program without assigning any reasons or without any prior intimation, whatsoever. Any grant of cashback under this Program shall be at the sole discretion of ESFB. These terms and conditions do not create any legal right to customers/contestants to demand any gift from ESFB.
- Any and all taxes, including without any limitation income tax (if any) applicable on this Offer and the rewards / benefits thereto shall be borne by the Customers & shall deposit the applicable amount of taxes (if any) to applicable governmental authorities before user could avail any benefits, unless otherwise mandated under the applicable laws.
- Equitas Small Finance Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services.
- This promo offer of ESFB is without any liability to or recourse against it.