



## Equitas Super Shopping Days 2023-24

### Terms and Conditions:

#### **Campaign Duration:**

15<sup>th</sup> Oct 2023 to 15<sup>th</sup> Jan 2024 (Both days inclusive)

#### **Construct:**

##### **1. Top Spender Offer:**

- a. Customers who are activating their debit cards during this period will receive 100 /200 reward points worth Rs.25/Rs.50 based on card variant (approximate 39K customers will be rewarded, (13000 customer's x 3months)
- b. Customers who activate their cards in various channels (minimum 3 transactions irrespective of value (POS/Ecom/POS) will receive Bundle offer worth Rs.49 / Rs.99
- c. Additional opportunity for customers who spend Min 10K with 5 transactions
  - i Top 600 Spenders during the campaign period will get Amazon gift voucher worth Rs.100 (200 Customers per month \* 3 months)
- d. Top 5 spenders for the month will get Rs.5000 worth Amazon voucher (Rs.25K min transaction X 12 Min approved transaction for Savings account customers and Rs.75K min transaction X 12 Min approved transaction for Current Account customers)
  - i. Additional opportunity for Elite / Wings Customers 2x reward points for the transactions ((Rs.25K min transaction X 12 Min approved transaction for Savings account customers and Rs.75K min transaction X 12 Min approved transaction for Current account customers)
  - j. If there is no Current Account qualifier, 4<sup>th</sup> and 5<sup>th</sup> highest spenders of Savings Account will be considered eligible for the gift

<b>Eligibility Spends &amp; Transaction Criteria</b>	<b>Offer/ Gift</b>	<b>Value</b>
Activation** NEW TO BANK CUSTOMERS( A/C OPENED FROM 16TH OCT 2023 to 26 <sup>th</sup> Jan 2024 and activate the Debit card from 16 <sup>th</sup> Oct 2023))- Within 30 days (8000 customers in Every month) (8000 x 3months) **Activation - Green PIN generation	100 Reward points for Classic Variant , 200 for Higher variants	25
Activation** EXISTING TO BANK CUSTOMERS( A/C OPENED FROM APRIL 2023- 15th OCT 2023 and Activate the Debit card from 16 <sup>th</sup> Oct 2023 to 26 <sup>th</sup> Jan 2024) (First 5000 customers in Every month) (5000 x 3 months) **Activation - Green PIN generation	100 Reward points for Classic Variant , 200 for Higher variants	50
Activation EXISTING TO BANK CUSTOMERS( A/C OPENED FROM APRIL 2023- 26TH OCT 2023) with 3 unique transaction	Bucket 99	99



Min 10K approved transaction (Min 5 Ecom/POS approved transaction (200 Customers per month * 3 months)	Rs.100 amazon vouchers	100
25K Min value with 12 approved transaction for SA 75K for Current account Elite customers / Wings customers	2x reward points	Approximately 8,00,000 points to be shared additionally equal to 2 Lakh
Top 5 spenders every month (3 months * 5 Customers)	Rs.5000 amazon voucher	5000

#### Top Monthly Activation/ Spend Period

1. 1<sup>st</sup> Month - 16<sup>th</sup> Oct 2023 to 15<sup>th</sup> Nov 2023
2. 2<sup>nd</sup> Month – 16<sup>th</sup> Nov 2023 to 15<sup>th</sup> Dec 2023
3. 3<sup>rd</sup> Month – 16<sup>th</sup> Dec 2023 to 26<sup>th</sup> Jan 2024

- k. During the entire campaign period, customer will be eligible for gift only once. If a customer is listed in Top 5 Monthly spenders, they will not be considered eligible for Amazon Vouchers again.
- l. Activation / 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.
- m. Offer fulfilment for the entire campaign period will take place within 45 days of the campaign period end date (First week of March 2024)
- n. Customers who receive communication from bank will only be considered eligible for to participate in campaign.
- o. Customer can reach out to bank Customer Care for any queries and eligibility or dispute till March 15<sup>th</sup> 2024. After the said date no queries will be entertained by the bank.
- p. Spends on merchant categories like Financial Institution, lottery, Wallet transfer, Gambling, Gaming sites, Payment service provider like Airtel pay, Payment transactions etc., will not be considered eligible to participate in the campaign

- **Terms and Conditions applicable to the entire Equitas Festival Bonanza** This Offer from 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 16<sup>th</sup> October 2023 to 26<sup>th</sup> January 2024 (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 / failed 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 totally 5 customers will be selected 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, 4<sup>th</sup> & 5<sup>th</sup> 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 1<sup>st</sup> 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.
- Spends of all Cardholders will be checked to identify the eligible customers who gets the above mentioned reward.
- Spends of all Cardholders will be checked to identify the winner for overall top spender.
- The eligible spends on the Cards will be calculated based on the actual transaction date during the promotion period.
- Winners will be intimated via registered email within 45 days after the end of the promotion.
- The vouchers / points to the winners will be sent within 45 days from the end date of promotion 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 after 15<sup>th</sup> March 2024 post campaign end of the Program Period. 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 promotion offer of ESFB is without any liability to or recourse against it.