



**5% Cashback for SBI Debit Cardholders at Reliance Jewels Stores**  
**(27-Oct-2018 to 05-Nov-2018)**

**Terms & Conditions**

1. This marketing programme (Programme) is from State Bank Group ("Bank") under an arrangement with Reliance Jewels Pvt. Ltd. ("Merchant") and is open to all residents of India holding a valid SBI Debit Card ("Cardholder").
2. The Validity of the Program ("Term") is from 27-Oct-2018 to 05-Nov-2018 (Both days included) unless extended by Bank and Merchant by mutual consent in writing.
3. Under this Programme:
  - a. A cardholder who swipes his/her SBI Debit Card for a minimum value of Rs. 25,000/- and above can avail a 5% cashback on each qualifying transaction at the merchant stores.
  - b. Maximum cashback per State Bank Debit Card during the offer period will be Rs. 2,500/-
  - c. Cardholder can avail 5% additional cashback on the billing value, net of discount if any, from the merchant.
4. Any Debit Card issued by State Bank of India/State Bank of Hyderabad/State Bank of Bikaner and Jaipur/State Bank of Travancore/State Bank of Mysore/State Bank of Patiala is eligible to avail the offer.
5. Cashback amount will be credited to the eligible cardholder's primary account to which the Debit Card is linked within 60 days from the expiry of the promotional offer i.e., by 04-Jan-2019.
6. Multiple transactions summing up to Rs. 25,000/- on a SBI Debit Card level will not be eligible for the offer.
7. Cashback is applicable only on MasterCard, Maestro and Visa SBI Debit Card.
8. 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. 25,000/- & above to avail this offer.
9. Any query regarding the Programme will be entertained till 05-Nov-2018. Post such date; Bank will not entertain any correspondence or communication regarding this Programme from any cardholder. Any issue with cashback will be entertained only till 18-Feb-2019.
10. All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart of this cashback offer as mentioned in the communication.
11. Under no circumstance will the offer/discount being offered under this Programme be settled in lieu with cash by Bank or by Merchant.
12. 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.
13. 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.
14. All government taxes shall be payable by the Cardholder as applicable.
15. 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.



16. SBI Debit Card reserves the right to modify or change any of the terms and conditions applicable to this Programme at any time with/without prior notice to the Cardholders.
17. SBI Debit Cardholders are not bound in any way to participate in the Programme. Any such participation will be voluntary.
18. The Programme is for the consumption of individual retail consumers only.