

Offers Terms & Conditions

Offer 1

Merchant Name: MakeMyTrip

Category: Travel

Offline/Online: Online

Offer Title: Get up to 15% Off on travel bookings with MakeMyTrip using AU Royale Debit Card.

Domestic Hotels, Villas and Apartment:

- Flat 15% Off on Domestic Hotels, Villas and Apartments.
- Minimum Spends: Rs. 3,500
- Maximum up to Rs. 3,000

Domestic Flights:

- Flat 12% Off on flight tickets
- Minimum Spends: Rs. 4,000
- Maximum Discount: Rs. 1,250

International Flights:

- Flat 10% Off on flight tickets
- Minimum Spends: Rs. 10,000
- Maximum Discount: Rs. 3,000

International Hotels:

- Flat 10% Off on bookings
- Minimum Spends: Rs. 10,000
- Maximum Discount: Rs. 10,000

Outstation Cabs:

- 10% Off on bookings
- Minimum spends: Rs. 2,000
- Maximum discount: Rs. 500

Bus:

- 8% Off on bookings of Rs. 500 & above
- Maximum up to Rs. 500

Offer is valid only on Tuesday

Offer valid once per product per card per month

Merchant T&C:

- To avail the offer, customer must apply the promo code in the E-Coupon field before making the payment.
- Offer is valid only on Tuesday
- Offer valid once per product per card per month
- The offer is valid for bookings made on MakeMyTrip website, Mobile site, Android & iOS App.
- The offer is valid on AU Debit and Credit Cards.
- The offer is valid for 1 booking per card type per category throughout the offer period.

What else do you need to know?

Flights

- For flights, discount will be calculated on the booking amount (excluding convenience fee and any ancillaries purchased e.g.: meals, insurance).
- The offer is not valid on "Multi-City Flights" made through the "Multi-City" tab on MakeMyTrip website.
- Offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, COD, Pay Pal, Gift card and net banking payments.
- Offer is not applicable on payments made through AU 0101 App or NetBanking or App

Hotels

- The offer is valid on select properties.
- For Hotels, Villas and Apartments, the discount is to be calculated on hotel base price (pre-tax price).
- The offer is not valid on pay at hotel or Book/Reserve-Now-Pay-later bookings.
- The offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, COD, Pay Pal, Gift card and net banking payments.
- The offer is not applicable on payments made through AU 0101 App or NetBanking

Cabs

- The Instant Discount is applied on Base Fare (Pre-Tax Amount).
- The offer is not applicable on Book/Reserve Now Pay later bookings.
- The offer will be applicable on booking amount exclusive of convenience fee, Insurance, Zero Cancellation Protection, Taxes & Ancillaries fee.
- The offer is not applicable on part payments.
- The offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, COD, Pay Pal, Gift card and net banking payments.
- The offer is not applicable on payments made through AU 0101 App or NetBanking

Bus

- The Instant Discount is applied on Base Fare (Pre-Tax Amount).

- The offer is applicable on select bus operators only.
- The offer is not applicable on Government/ RTC buses.
- The offer is not applicable on Book/Reserve Now Pay later bookings.
- The offer will be applicable on booking amount exclusive of convenience fee, Insurance, Zero Cancellation Protection, Taxes & Ancillaries fee.
- The offer is not applicable on part payments.
- Offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, COD, Pay Pal, Gift card and net banking payments.
- The offer is not applicable on payments made through AU 0101 App or NetBanking

Conditions in case of cancellation

- In case of partial/full cancellation the offer stands void and customer will not be eligible for the discount
- If the Customer cancels the travel service purchase after the discount amount is availed, MakeMyTrip will deduct the discount amount from the refund and cancellation charges shall apply
- If there is any rescheduling or cancellation, customer has to bear the fare difference (regardless of whether the component is in the base fare or in tax + surcharge) and other rescheduling/cancellation fees.

Terms of the Offer:

1. If the customer doesn't receive the discount, he/she must raise the claim at <https://support.makemytrip.com/MyAccount/MyIncidents/NewComplaint> within 3 months from the booking date. In the event the cardholder fails to do so, he/she will not be eligible for the discount amount.
2. This offer is NOT applicable on AU Commercial cards.
3. Add-on cards will be treated as separate cards.
4. This offer cannot be clubbed with any other offer of MakeMyTrip.
5. Offer is only valid on the eligible BINs shared by AU Small Finance Bank. If the BIN series of the card does not match with the one provided by AU Small Finance Bank to MakeMyTrip, then the cardholder will need to approach AU Small Finance Bank and MakeMyTrip shall be entitled to withhold or deny the offer to the customer.
6. MakeMyTrip & AU Small Finance Bank reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.
7. For any card related claims, the customer will need to approach the Bank. MakeMyTrip shall not entertain any such claims.
8. MakeMyTrip is the sole authority for the interpretation of these terms.
9. MakeMyTrip shall not be liable for any loss or damage arising due to force majeure event.
10. In the event of any misuse or abuse of the offer by the customer or travel agent, MakeMyTrip reserves the right to deny the offer or cancel the booking.
11. In no event will the entire liability of MakeMyTrip under this offer exceed the amount of promotional discount under this offer.
12. MakeMyTrip shall not be liable for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the offer.
13. Disputes, if any, arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the competent courts in Delhi.
14. User Agreement and Privacy Policy of the MakeMyTrip website will apply.

15. Customers who are travel agents by occupation are barred from making bookings for their customers and MakeMyTrip reserves the right to deny the offer against such bookings or to cancel such bookings. For such cases, MakeMyTrip shall not refund the booking amount.
16. Any queries, escalations, dispute related to the services made available on the MakeMyTrip needs to be directly addressed by MakeMyTrip. AU Small Finance Bank will not be responsible for the same in any manner
17. AU Small Finance Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any services availed by the customer under the Offer.
18. AU Small Finance Bank and MakeMyTrip reserves the right to disqualify/ exclude any Cardholder from the offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
19. AU Small Finance Bank shall not be held liable for any delay or loss that may be caused in delivery of services

Redemption Process:

1. Visit MakeMyTrip <https://www.makemytrip.com/promos/winter-fantastic-deals-191223.html> or App
2. Plan your travel Booking
3. Apply Promo Code before making the payment
4. Make payment using AU Debit or Credit Card

Offer validity date: 31st March 2024

Offer 2

Merchant Name: Tata Cliq Luxury

Category: Shopping

Offline/Online: Online

Offer Title: 10% instant discount on shopping at Tata CLiQ Luxury using AU Royale Debit Card.

Merchant T&C:

1. Additional instant discount on using AU Bank Credit and Debit Cards on all purchases made on Tata CLiQ E-commerce site (www.luxury.tatacliq.com), their respective Mobile site and mobile application during the promotion period for a Net Transaction Value* as per the applicable offer.
2. The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code but before availing discounts under this Offer. In case CLiQ Cash NeuCoin or other similar instrument is being used to make a partial payment, Net Cart Value will be calculated after reducing the amount being paid by using CLiQ Cash. To avail of the offer the amount being paid through AU Bank Credit and Debit cards must be more than the min purchase price of the respective offer. The customer is advised to check the applicability of the discount before proceeding for Payment
3. Offer valid once per card per customer per month for the offer period.
4. To avail the Additional instant discount the total payment of the transaction needs to be made using a valid AU Bank Credit or Debit Cards.
5. This offer is valid for purchases made on the Eligible products during the "Offer Period". Cardholders are required to check the product page of the product(s) if the offer is valid for that product.
6. Offer not valid on the Net banking, cash/card on delivery, commercial and corporate cards of AU Bank.
7. Tata UniStore Limited reserves the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at any time at its sole discretion.
8. Brands and categories excluded from this offer are Apple, Samsung, and other electronic products and gift cards. For clothing and lifestyle category exclusions are Public Clothing Pvt Ltd (Mulmul), House of Anita Dongre (Anita Dongre and Anita Dongre Grassroot), Ochre and Black Pvt Ltd, House of Toramally, Globus, Lacoste, Choupette. Lladro from Home category. Neutriderm under Beauty. Fine Jewellery brands excluded are Zoya, ForeverMarks. Watches brands excluded are Balmain, Rado, Movado, Tissot, MVMT, Calvin Klein, Boss, Cartier, PIAGET, IWC Schaffhausen, Jaeger LeCoultre, Roger Dubuis, Panerai, Under armour CLiQ Mall and CLiQ Palette.
9. Tata Unistore Limited reserves the right to cancel an order in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated.
10. Maximum discount that can be availed per order will be as per the offers mentioned
11. Offer cannot be combined with any other offer/promotion running on the site
12. The discount offered will under no circumstances be settled in cash

13. Any person availing this offer shall be deemed to have accepted all the terms and conditions.
14. Product warranty will be regulated by the Terms and Conditions mentioned on the Warranty Card of respective product/manufacturer.
15. Any query regarding “The offer” will be entertained for the offer duration. No correspondence on the same will be entertained after the aforementioned date from any person(s).
16. Pictorial representation of product(s) in communication(s) sent to the customers is purely representational. None of the Parties under any circumstance(s) will be responsible to the same.
17. Tata UniStore Limited is not charging anything from the customer for their participation in the offer.
18. It is not mandatory for the AU Bank cardholders to participate in the offer. Participation in the Offer by the card holder is voluntary and free. Participation in the Offer by the Cardholder will be construed as acceptance of the Terms & Conditions of the Offer and Cardholder is advised not to participate in the Offer if such Terms & Conditions are not acceptable.
19. “The Offer” is being made purely on best effort basis.
20. In case of complete cancellation of the order by the customer the transaction will not qualify for “The Offer”. In case of partial cancellation of the order, the customer shall qualify for “The Offer” only on the basis of the net amount payable.
21. Offer(s) are valid on the respective Luxury site (www.luxury.tatacliq.com), the app and the mobile site.
22. In case of any disputes, the decision of Tata UniStore Limited will be final and binding.
23. Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Limited platform.
24. The Offer is valid only in India. The minimum age of the card holder has to be above 18 years on the day of the purchase.
25. This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

Redemption Process:

1. Visit Tata CliQ app or www.luxury.tatacliq.com
2. Add products to your cart
3. Apply Promo code before making the payment
4. Make payment using AU Royale Debit Card

Offer validity date: 31st March 2024

Offer 3

Merchant Name: Lifestyle

Category: Apparel

Offline/Online: Online

Offer Title: Enjoy Flat Rs. 500 Off* at Lifestyle Online Stores using AU Royale Debit Card

Merchant T&C:

1. This offer is valid once per Card during the offer period.
2. This offer is not applicable on EMI transaction.
3. The offer cannot be clubbed with any other existing offer.
4. The Offer is applicable only on lifestylestores.com.
5. The discount is valid on a minimum transaction size of INR 2999 on AU Bank credit cards.
6. Discount cannot be redeemed in cash. The entire payment needs to be made through AU Bank credit cards.
7. Taxes additional as applicable, Tax liability, if any, will be borne by the Cardholder.
8. Bank reserves the right to withdraw or alter any of the terms and conditions of the offer at any time without prior notice.
9. AU Small Finance Bank is neither responsible for availability of services nor guarantees the quality of the goods/services and is not liable for any defect or deficiency of goods or services so obtained/availed by the Card members under this offer. Any disputes with regard to the quality of goods/services availed shall be taken up with the merchant/service establishment directly. AU Small Finance Bank shall have no liability, whatsoever, with regard to the same.
10. AU Small Finance Bank shall not be liable, whatsoever, for any loss/damage/claims that may arise out of use or non-use of any goods or services availed by the Card member under this offer.
11. Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of Jaipur courts only.
12. Regular Cards Terms and Conditions apply

Redemption Process:

1. Go to Lifestyle Online Store
2. Visit [Website](#)
3. Select and add products you want to buy.
4. Pay using your AU Credit or Debit Card.

Note: Discount will be applied automatically.

Offer validity date: 31st March 2024.

Offer 4

Merchant Name: Bookmyshow

Category: Entertainment

Offline/Online: Online

Offer Title: Buy one Get one free movie ticket on BookMyShow using AU Royale Debit Card

Merchant T&C:

1. Offer is applicable to New and Existing Bookmyshow user
2. In case you have applied for the discount but the transaction doesn't go through for some reason, kindly wait for 20 minutes before trying to avail the discount again
3. The current purchase process at www.bookmyshow.com will remain unchanged till the stage where the eligible card number is provided. After this stage the website will recognize the eligible card, reduce the bill amount and inform the transacting eligible cardholders accordingly
4. The customer will have to pay internet handling fee as levied on each ticket
5. This offer is valid only for users coming directly to the BookMyShow website and mobile app not via individual cinema sites
6. This offer cannot be combined with any other offer/winpin/discount on BookMyShow
7. Tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged
8. Once the booking is committed, the confirmation mail/SMS received from BookMyShow needs to be exchanged with the ticket available at the theatre
9. Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the offer being availed
10. Bigtree & AU Small Finance Bank reserves the right to disqualify any cardholder/s from the benefits of the program. In case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program
11. Bigtree & AU Small Finance Bank 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
12. Bigtree & AU Small Finance Bank also reserves the right to discontinue the program without assigning any reasons or without any prior intimation whatsoever
13. Individual cinema rules are applicable
14. In addition to the above, this offer on the website is also subject to BookMyShow's general Terms of Use. Kindly refer to BookMyShow's Terms & Conditions on the homepage
15. The cardholder shall be required to give personal information and card details online for the tickets purchased on www.bookmyshow.com
16. In case of any disputes, Bigtree's decision will be final

Redemption Process:

1. Visit BookMyShow app or website
2. Select the movie show timings
3. At the time of checkout, Unlock Offers
4. Click on Debit Card Offer

5. Enter card details and apply offer
6. Make payment using your AU Royale Debit Card

Offer validity date: 31st March 2024

Offer 5

Merchant Name: Amazon Fashion

Category: Fashion

Offline/Online: Online

Offer Title: Get 10% Off on the latest fashion at Amazon using AU Royale Debit Card

Merchant T&C:

1. This offer ("Offer") is provided by AU Small Finance Bank Limited ("Bank") facilitated by Amazon Pay (India) Private Limited, and made available on www.amazon.in, the mobile application and mobile site thereof (collectively "Amazon.in") by Amazon Seller Services Private Limited. (Amazon Pay (India) Private Limited and Amazon Seller Services Private Limited collectively referred to as "Amazon").
2. These Offer terms and conditions ("Offer Terms") are in addition to Amazon.in Conditions of Use & Sale and Privacy Notice to which you agree to by using Amazon.in. In the event of any conflict between the Conditions of Use & Sale and these Offer Terms, these Offer Terms will prevail, only for the purposes of this Offer.
3. All residents of India holding a valid and current credit/debit card issued by the Bank ("Card") are eligible to avail the Offer ("Cardholder").
4. Under this Offer, any Cardholder who, during the Offer Duration, makes any purchase on Apparel, Shoes, Luggage, Watches, Jewelry, Beauty Products from Amazon.in and makes the payment using the Credit Card, will be entitled to receive an instant discount of 10% of the total purchase value for a successful purchase transaction made on Amazon.in, provided the purchase value for such transaction (inclusive of taxes) is equivalent to or exceeds INR 1000 on a per transaction basis. Valid on only one card per transaction.
5. The maximum discount provided under this Offer will not exceed INR 300 per Card per month during the Offer Period.
6. The Offer is NOT applicable on payment made by customers using the 'Card on Delivery' payment option.
7. The purchase of Product by Cardholders on equated monthly instalments (EMI) will NOT be eligible for this Offer.
8. This Offer will not be applicable if the Cardholder or the seller or Amazon cancel the order and/or the Cardholder returns the Product and, in such a case, participation in the Offer will be deemed withdrawn. In such a scenario, only the net amount paid by the Cardholder will be refunded. In other words, the instant discount will not be refunded.
9. Amazon and/or the Bank reserve the right to disqualify the Cardholder from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card.
10. Amazon and/ or the Bank reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these Offer Terms or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
11. Delinquent and over-limit Bank's credit card members will not qualify for this Offer.
12. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.

13. Nothing herein amounts to a commitment by the Bank or Amazon to conduct further, similar or other offers.
14. The above Offer is by way of a special offer and nothing contained herein will prejudice or affect the terms and conditions of the Card member agreement. The terms of the above schemes will be in addition to and not in derogation of the terms contained in the Card member agreement.
15. This Offer is not valid on corporate or commercial Cards.
16. This Offer is not available on: (i) purchase of products other than the Product(s), or (ii) purchase of Product using a card other than the Card(s).
17. By participating in this Offer, every Cardholder expressly agrees that Bank and Amazon will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with the Offer including but not limited to that associated with his/ her use or delivery or misuse of the Product(s). Bank shall not be liable for delivery, service, suitability, availability or quality of the products offered under this offer.
18. These Offer Terms are governed by the laws of India and the courts at New Delhi will have exclusive jurisdiction over any matters/ disputes arising out of or in relation to these Offer Terms.
19. Any person availing this Offer will be deemed to have accepted these Offer Terms.
20. Some products might not be eligible for the offer. Please check the product detail page for offer eligibility

Redemption Process:

1. Visit fashion & beauty categories on www.amazon.in
2. Add product you wish to buy
3. Make payment using AU Debit or Credit Card

Note: Some products might not be eligible for the offer. Please check the product detail page for offer eligibility

Offer validity date: 31st March 2024

Offer 6

Merchant Name: EazyDiner

Category: Dining & Delivery

Offline/Online: Online

Offer Title: Get 20% off on EazyDiner using AU Royale Debit Card

- Minimum transaction: Rs. 2,500
- Maximum discount of Rs. 1,000
- Valid 4 times per card per month

Redemption Process:

1. Visit EazyDiner Website or mobile app
2. Make a booking on any restaurant with PAYeazy option
3. Go to your bookings page to make payment and apply AU Small Finance Bank Offer
4. Pay via PAYeazy on the EazyDiner app after the meal using AU Royale Debit Card

Ensure the eligible discount is reflecting at checkout before making the payment

Merchant T&C:

1. This Offer is available to all AU Royale Debit Card members for such cards issued in India only
2. Offer will be valid over and above any existing offer on EazyDiner.
3. Taxes additional as applicable, Tax liability, if any, will be borne by the Cardholder.
4. Offer will be valid at all restaurants available for dine-in with Payeazy option on EazyDiner app and website.
5. Offer will be valid only for customers who will make a booking and settle the bill via Payeazy at the restaurants from EazyDiner web/app.
6. Booking for the particular meal period will close 30 minutes before the start of the dining time.
7. The total bill amount should match the amount swiped at the restaurant.
8. Existing EazyDiner terms and conditions as available on EazyDiner website apply in addition to the terms and conditions stated herein.
9. AU Small Finance Bank and EazyDiner reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
10. The T&Cs of this Offer shall be governed by the laws of India. Disputes, if any, shall be subject to the exclusive jurisdiction of the competent courts/tribunals in New Delhi only

Offer validity date: 31st March 2024

Offer 7

Merchant Name: Swiggy Instamart

Category: Groceries

Offline/Online: Online

Offer Title: Get 10% off on Swiggy Instamart using AU Royale Debit Card

- Minimum transaction: Rs. 500
- Maximum discount: Rs. 100
- Valid once per card per month

Redemption Process:

1. Click on Claim Offer to get your promo code with your registered mobile number.
2. Visit [Swiggy App](#) or [Website](#)
3. Select and add products you want to buy
4. Apply promo code before making payment
5. Pay using AU Royale Debit Card

Merchant T&C:

1. Offer is not valid on Net Banking transactions
2. Get 10% off on Swiggy Instamart using AU Debit Card
3. Minimum transaction: Rs. 500
4. Maximum discount: Rs. 100
5. Valid once per card per month
6. Taxes additional as applicable, Tax liability, if any, will be borne by the Cardholder
7. Offer is not applicable on payments made through AU 0101 NetBanking or App
8. Valid only on payment made online. Not valid on cash on Delivery
9. This code should be applied before placing the order
10. Offer applicable on website, app and m-site
11. Cardholders are required to use their AU Small Finance Bank Debit Card to pay for the services/product under the offers to avail the discounts.
12. Bank reserves the right to withdraw or alter any of the terms and conditions of the offer at any time without prior notice
13. Bank is neither responsible for nor guarantees the product/services of participating establishments For any query related to product or service bought, customer should directly connect with Swiggy
14. Bank shall not be liable for any defects or deficiency of the product or service so obtained/availed of by the Cardholder
15. Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal Injury that may be suffered as a result of availing of the offer
16. This offer will not be clubbed with any existing offers on the website or application
17. The offers cannot be redeemed for cash or clubbed with any other offer or promotion
18. Regular Debit Card Terms and Conditions apply

Offer validity date: 31st March 2024

Offer 8

Merchant Name: Croma

Category: Electronics

Offline/Online: Offline

Offer Title: Get 10% Instant Discount at Croma using AU Royale Debit Card

- Minimum transaction: Rs. 15,000
- Maximum Discount: Rs. 2,000
- Offer will be valid once per card, per month
- Offer will be applicable every week only on Tuesday, Saturday & Sunday on offline store

Redemption Process:

1. Visit Nearest [Croma Store](#)
2. Select products you want to buy
3. Pay using your AU Royale Debit Card

Note: Customer needs to confirm the discount at the store before making payment to avoid any confusion

Merchant T&C:

1. Offer only valid on transactions made via AU Royale Debit Card
2. This marketing program ("Program") is from AU Bank under an arrangement with Infiniti Retail Ltd., ("Merchant") and is open to all residents of India holding a valid and current AU Bank Credit Card & Debit Card ("Cardholder")
3. For purchase of Rs. 10,000 & above with the card during the campaign period will get flat 5% instant cashback.
4. The Validity of the Program ("Term") is from 27th to 28th November, 2021, unless extended by the Parties and Merchant.
5. Offer applicable only on one transaction per card during offer period.
6. Eligible bank customer has to select the bank offer on the payment page to avail the offer
7. Non -eligible bank customer will receive appropriate error messages and can proceed without the Instant Discount
8. Instant Discount will not be extended for the customer if he/she fails to select the bank offer.
9. Program is applicable only on transactions done on campaign period & will not be applicable on any other day
10. Instant Discount will not be applicable on advance invoice
11. Maximum 1 transaction on a card will be eligible, any further transaction using same card will not get the benefit of the offer. Only 1 card per invoice is eligible for Instant Discount
12. Bank Card Account is required to be active and non-delinquent. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer.
13. 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.
14. No 2 offers can be clubbed together or can be exchanged in cash/ part or whole.

15. Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by AU Bank or by Merchant
16. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by AU 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 and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against AU Bank.
17. The Program is for the consumption of individual retail consumers only Infiniti Retail & AU Bank reserve right to modify or end the offer during the campaign period
18. Note: - Croma is a participating entity as per the commercial between AU Bank and Infiniti Retail Ltd.
19. The offers are brought to you by AU Small Finance Bank ("AU Small Finance Bank") and any participation in the offer is voluntary.
20. Cardholders are required to use their AUSF Bank Credit/Debit Card to pay for the services/product under the offers to avail the discounts.
21. Regular Credit/Debit Card Terms and Conditions apply
22. The offers are on-going till the specified validity date.
23. Offers made by the participating establishments may not be used in combination with any other offer that is in force. The offers are subject to force majeure events
24. Taxes additional as applicable, Tax liability, if any, will be borne by the Cardholder.
25. Bank reserves the right to withdraw or alter any of the terms and conditions of the offer at any time without prior notice
26. Bank is neither responsible for nor guarantees the product/services of participating establishments.
27. Bank shall not be liable for any defects or deficiency of the product or service so obtained/availed of by the Cardholder
28. Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered as a result of availing of the offer.
29. This offer will not be clubbed with any existing offers on the website or application
30. The offers cannot be redeemed for cash or clubbed with any other offer or promotion
31. Not applicable on kits and sample products
32. Customer agrees to merchant/partner product/service disclaimer and terms and conditions as stated- <https://www.croma.com/terms-of-use>

Offer validity date: 31st March 2024

General Visa Terms and Conditions:

- 1) Offer details as shown are based on information provided by the Merchant. No warranties are made by Visa that the information is correct. Please check directly with Merchant to confirm availability and validity of the Offer.
- 2) The Merchant is the sole provider of all goods and/or services under this offer. Accordingly, the Visa Cardholder understands, acknowledges and agrees that the procurement by him/her of any goods and/or services under this Offer shall constitute a contract solely between the merchant and him/her, and Visa is not, nor will become, a party thereto.
- 3) By utilizing or attempting to utilize any of the goods and services under this Offer, the Visa Cardholder understands, acknowledges and agrees that:
 - Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/or services under this offer (each a "Claim") shall be settled by the Visa Cardholder directly with the Merchant, and Visa Cardholder shall not make any Claim against Visa.
 - Without prejudice to the foregoing, and to the fullest extent permitted by law, Visa shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer.

ADDITIONAL T & C

AU Small Finance Bank Ltd Terms & Conditions

- 1) AU Small Finance Bank Ltd. holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services or the discount offered by the Merchant. Any dispute or claim regarding the goods, services and discount must be resolved by the Card Holder/s with the merchant directly without any reference to AU Small Finance Bank Ltd.
- 2) AU Small Finance Bank Ltd. does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Products/Services under the Offer provided by the Merchant.
- 3) AU Small Finance Bank Ltd. 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 / discount / gift vouchers availed by the Card Holder/s under the said Offer offered by the Merchant.
- 4) AU Small Finance Bank Ltd. reserves the right to disqualify Alliance partner or the Card Holder/s from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card.
- 5) The Card Holder/s shall be bound by the terms and conditions stipulated by the Merchant.
- 6) No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Card Holder/s shall be allowed. However, AU Small Finance Bank Ltd. reserves the right to substitute and/or change the Offer or any of them, without any intimation or notice, written or otherwise to the Card Holder/s.
- 7) The existence of a dispute, if any, regarding the Offer shall not constitute a claim against AU Small Finance Bank Ltd. and shall be addressed directly by the Merchant. In the event of any customer claims arising due to any acts and omission on the part of AU Small Finance Bank or claims or fraud related to the debit card or net banking, AU Small Finance Bank Ltd shall be liable to address such disputes. All communication / notices with regards to the said claims should be addressed to the Merchant.

- 8) The Offer is not available wherever prohibited and / or on products / services for which such offers cannot be made available for any reason whatsoever.
- 9) AU Small Finance Bank is only communicating this offer on behalf of Visa and the Merchant.
- 10) AU Small Finance Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Products/Services under the Offer provided by the Merchant.
- 11) Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the AU Small Finance Bank debit cardholder, net banking user due to provision of the Offer, shall be to the sole account of the AU Small Finance Bank debit cardholder, net banking user. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the AU Small Finance Bank debit cardholder, net banking user.
- 12) All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to the Merchant directly without any reference to AU Small Finance Bank.
- 13) AU Small Finance Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services or the assured discount / gifts / prize / cashback, under this offer.
- 14) AU Small Finance Bank reserve the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. AU Small Finance Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
- 15) If the AU Small Finance Bank Debit Cardholder or Net Banking user ceases to be so at any time during the Offer Period, then all the benefits under the Offer shall lapse and shall not be available to such AU Small Finance Bank customers.
- 16) In case of any dispute, the decision of the Bank shall be final, and all such disputes shall be subject to the Jurisdiction of courts at Jaipur.
- 17) AU Bank's standard terms and conditions apply.