

### **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, witho ut 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) 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.

11) 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.

12) 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.

13) 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.

14) 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.

15) 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.

16) AU Bank's standard terms and conditions apply.