

### **Terms and Conditions:**

- Eligible customers will get their cashback within 20 working days after the end of month. Spends on one single card will be considered while calculating annual spends.
- The benefits will only be applicable for active / live accounts at the time of issuance of cashback.
- Spends on multiple cards cannot be clubbed to avail the benefit under the Offer. Spends on individual Card will be calculated to evaluate the eligibility of this Offer.
- The Offer is not valid on ATM cash withdrawals & reversed transactions.
- Customer shall be eligible for a maximum cashback of INR 500 in a month.
- Cumulative fuel transactions exceeding INR 10,000 in a month shall not be eligible for any cashback.
- Customer shall be eligible for the cashback only if customer has met the product criteria during the previous calendar quarter. If customer fails to maintain the product criteria in a quarter, customer shall not be eligible for cashback in the next quarter.
- Eligible customers will receive cashback directly in their account.
- AUSFB staff is not eligible to participate in this offer.
- AUSFB 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 Cardmember under the Offer.
- AUSFB 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.
- In all matters about the eligibility of card members and relating to the Program, the decision of AUSFB 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 Jaipur only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- Customers agree and acknowledge that in case of any dispute or difference arising out of or in connection with these Terms and Conditions whether during its subsistence or thereafter between AUSFB and the customer including any dispute or difference relating to the interpretation of these term or any clause thereof shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or any statutory modifications thereof. Such claims disputes and/ or differences shall be referred to arbitration by a sole arbitrator ("Arbitrator") to be appointed by AUSFB. The venue for conducting

arbitration proceedings shall be in Jaipur, India. The language of arbitration shall be English. In respect of the matters where it is determined in an arbitration proceeding conducted in accordance with the preceding paragraph that (i) the arbitration proceeding provided in such paragraph is unenforceable; or (ii) the subject matter thereof is non-arbitrable under the Indian Arbitration and Conciliation Act 1996, as amended, in such a situation, courts in Jaipur, India will have exclusive jurisdiction in relation to such matters, each party irrevocably waives any right it may have to object to an action being brought in any of those courts, to claim that the action has been brought in an inconvenient forum or to claim that those courts do not have jurisdiction.

- AUSFB reserves 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. AUSFB also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation, whatsoever. Any grant of offer/rewards under this Offer shall be at the sole discretion of AUSFB. These Terms and Conditions do not create any legal right to demand an offer from AUSFB.
- 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 & customers shall deposit the applicable amount of taxes (if any) to applicable governmental authorities before customer could avail any benefits, unless otherwise mandated under the applicable laws.