

AU UPI QR & Point of Sale Promo Terms and Conditions

This Offer ('Offer/Program') from AU Small Finance Bank Ltd (Hereinafter referred as "AUSFB" or "AU BANK") is open to merchant(s) who use AU UPI QR or AU POS machine(s) during the promo period for accepting payment (s).

- Under this promo the merchant(s) with the highest acceptance transactions on UPI & POS will get prizes as below

Qualification Criteria	Reward (IN INR)
First merchant with maximum eligible transactions	51,000 (Each)
Second merchant with maximum eligible transactions	21,000 (Each)
Third merchant with maximum eligible transactions	11,000 (Each)
Fourth merchant with maximum eligible transactions	5,100 (Each)
Next 7 merchants with maximum eligible transactions	2,100 (Each)
Next 15 merchants with maximum eligible transactions	1,100 (Each)
Next 50 merchants with maximum eligible transactions	501 (each)
Next 175 merchants with maximum eligible transactions	251 (each)

- All eligible merchants will get guaranteed cashback of INR 200
- Minimum Qualification Criteria
 - Minimum transaction value of INR 100 will be counted as an eligible transaction
 - Minimum number of eligible transactions in the promo period need to be 100
 - Minimum Total value of acceptance transaction through QR or POS needs to be INR 51,000/-
- Transactions done on UPI QR and POS will be counted separately
- In case of UPI QR, a single mobile number through which the transaction will be done will get counted once while extracting the eligible transactions.
- Cashback would be paid within 60 days of end of promo.
- Offer shall be valid from 1st day of October 2020 to 30th November 2020, (both days inclusive) ("Term") unless extended by AUSFB. Offer is made available at the sole discretion of AUSFB. This offer will be applicable in each calendar month for the mentioned period.
- Total payment accepted and number of transactions in a month will be checked to identify the eligible merchants who gets the above reward.

- In case of multiple merchants achieving the same count & amount of transactions, then the merchant who achieved it earlier will qualify for the prize.
- One merchant can qualify only once even if he has multiple QRs or POS machines deployed at multiple locations.
- Winners will be intimated via registered email &/or SMS on registered mobile numbers within 30 days after the end of the promo.
- Decision of AUSFB about eligibility of Merchants shall be final and binding.
- AUSFB does not endorse any of the products or brands being offered under this Offer 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 manufacturer/distributor.
- Pictures of products shown in the communication sent to the Cardmember either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. AU SFB under no circumstances shall be responsible towards the same.
- 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 will 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 together and/or in any way be cumulated with any other offer of AUSFB in any manner, or form.
- Merchants 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 Merchant cancels any transaction/s, due to which he/she had qualified for the Offer, then the Merchant shall not be eligible.
- This Program is brought to you by AUSFB and is made available only to Merchants/Customers selected at the sole discretion of AU SFB.
- AUSFB 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 under the Program.
- AUSFB reserves the right to disqualify/ exclude any merchant establishment from the Program, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program.
- No queries shall be entertained after 90 days from the closure date of the Program period. The existence of a dispute, if any, regarding the cashback shall in no event constitute a claim against AU SFB.
- In all matters 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.
- In the event that the Parties are unable to resolve a dispute arising out of or in connection with these terms and conditions whether during its subsistence or thereafter between the Parties including any dispute or difference relating to the interpretation of the terms or any clause thereof in accordance with the procedure specified above, the dispute shall be referred to arbitration by a sole Arbitrator appointed by the Bank at its sole discretion. The award of the Arbitrator shall be final and binding on the Parties. The Arbitration and Conciliation Act, 1996, or any statutory modification thereof, shall apply to the arbitration proceedings, which shall be held in Jaipur and conducted in the English language.

- 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 AUSFB. 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 AUSFB..
- AUSFB 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. AUSFB 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 AUSFB. These terms and conditions do not create any legal right to demand a cashback 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 Merchant(s) & Merchant(s) 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.
- 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.