

Terms and Conditions:

- The Offer is only valid for new user/customers opening new AU Savings account through the digital campaign.
- This Offer is valid till 31st March 2024 or unless extended by AU Small Finance Bank. Offer is made available at the sole discretion of AU Small Finance Bank.
- This Program/offer is brought to you by AU Small Finance Bank.
- Spends on individual Debit Card(s) will be calculated to evaluate the eligibility of this Offer.
- The Offer is not valid on UPI transaction or ATM cash withdrawals & reversed transactions.
- To qualify for the gift voucher, customer must spend Rs. 1,000 or more using AU Debit Card within 15 days of account opening.
- Eligible Customer will be intimated via registered email &/or SMS on registered mobile numbers within 30 days once he qualifies the required criteria. Voucher code will be delivered to the registered email id &/or SMS on customer's registered email id or mobile number.
- AU Small Finance Bank 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 Customer either through mailers or advertised on 3rd party website/platform, are representative only and may not bear a resemblance to the actual products. AU Small Finance Bank under no circumstances shall be responsible towards the same.
- AU Small Finance Bank 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 AU Small Finance Bank in any manner, or form.
- Customers 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 customer cancels any transaction/s, due to which he/she had qualified for the Offer, then the customer shall not be eligible.
- AU Small Finance Bank reserves the right to disqualify/ exclude any customer or Savings account holder from the Program, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Savings account.
- No queries shall be entertained after 60 days from the closure date of the Offer Period. The existence of a dispute, if any shall in no event constitute a claim against AU Small Finance Bank.
- In all matters relating to the offer, the decision of AU Small Finance Bank 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.
- If the event that the Parties are unable to resolve a dispute arising out 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 Offer 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 AU Small Finance Bank.
- AU Small Finance Bank reserves the right to modify/ change the gift voucher & all or any of the terms applicable to the Program 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. Any grant of reward under this Offer shall be at the sole discretion of AU Small Finance Bank. These terms and conditions do not create any legal right from AU Small Finance Bank.
- Any & 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 & 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.