

General Terms and Conditions:

Definitions

- Partner/Merchant who has entered into an alliance agreement with Saraswat Bank for purpose of providing the Offer.
- "Saraswat Bank Debit/Credit Card or Gift card user" means any person or individual who is banking with Saraswat Bank and has a valid Saraswat Bank Debit/Credit card or gift Card.
- "Offer" shall mean benefit provided by the merchant/partner on purchase of Products/Services using Saraswat Bank Debit/Credit or Gift Card
- Offer Period shall mean the period commencing from November 3, 2018 to December 31, 2018, both days inclusive
- All primary terms and conditions applicable to Saraswat Bank Debit/Credit and Gift Card shall be applicable
- "Products/Services" shall mean the goods/benefits/facilities offered by the partner/merchant

The availability of the offer is based on the following criteria:

- To avail benefits under the Offer, the user shall be required to make a transaction/purchase using Saraswat Bank Debit/Credit or Gift Card during the Offer Period from November 3, 2018 to December 31, 2018; both days inclusive.
 - Participation in the Offer by the Saraswat Bank Debit/Credit or Gift Card is on a voluntary
 - Saraswat Bank Debit/Credit or Gift Card user can avail the Offer during the Offer Period or until the stock lasts
 - This Offer cannot be clubbed with any other Offer that may be made available to the Saraswat Bank Debit/Credit or Gift Card User/s/ by the Merchant/Partner
 - Saraswat Bank Card Offer is non-transferable, non-binding and non-encashable.
 - The Offer is not valid for Void Transactions

III. Steps To Avail The Offer

- Visit Merchant outlet
- Select products of choice
- Show offer SMS at billing counter before making payment
- Make your Payment using Saraswat Bank Debit/Credit or Gift Card

IV. Terms and Conditions Prescribed by Merchant/Partner

- This offer is brought to you solely by Merchants/Partners as displayed on Saraswat Bank Website and Saraswat Bank is only communicating this offer on behalf of the Merchants/Partners
- The offer is valid on purchase of select products as per merchant/partner
- Customer cannot club two offers during the same. The discount benefit cannot be combined with any other promotional benefit offered merchants/partners
- The offer is valid from November 3, 2018 to December 31, 2018; both days inclusive

- Service charges as applicable shall be payable by the Saraswat Bank Debit/Credit or Gift Card holders.
- Any person availing of this offer shall be deemed to have accepted these Terms and conditions
- Saraswat Bank and Merchant/partners reserve 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
- All decisions of Merchants/Partners regarding running / process / results, of the promotion, data selection shall be final and binding on all participants of this promotion, including No appeals will be entertained in this regard.
- In the event of circumstances arising outside of Merchants/Partners, which in Merchant/partners opinion make it necessary to suspend, substitute, change or cancel the Offer, Merchants/Partners reserves the right to suspend, change, substitute or cancel the Offer at any time without any prior notice.
- Merchant/Partner shall not be liable for issues related to technical, human error whatsoever, wrong pin number being entered by you.
- Merchant/Partner does not accept, and is not responsible for, any lost or delayed data, Merchant/Partner reminds you of the nature and limitations of Card transactions and is not responsible for any problems, technical malfunctions of any communications network, online system, computer hardware/ software failure, human error, things outside the control of Merchant/Partner that may affect entry/participation to the Saraswat Bank Debit/Credit or Gift Card offer.
- Saraswat Bank Debit/Credit or Gift Card user understands and agrees that participation in the offer is good and sufficient consideration for you to agree and be bound by these Terms and Conditions.
- The benefits under the Offer CANNOT be clubbed with other offers running currently in the Merchant/Partner outlet, including vouchers or any other offer available

V. Terms prescribed by Saraswat Bank

- The offer is brought to you by the Merchant/Partner, Saraswat Bank is only communicating the offer on behalf of the Merchant/Partner
- The Offer is valid for Saraswat Bank Card users only
- This Offer cannot be clubbed with any other Offer that may be made available to the Saraswat Bank Card user by the Merchant/Partner
- The Offer is non-transferable, non-binding and non-encashable
- The Offer is not valid for Void Transactions
- Saraswat 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 Offers provided by the Merchant/Partner
- 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 Saraswat Bank Card user due to provision of the Offer, shall be to the sole account of the Saraswat Bank Card user. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Saraswat Bank Card user.
- All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to Merchant/ Partner directly at without any reference to Saraswat Bank.

- The existence of a dispute, if any, regarding the Offer shall not constitute a claim against Saraswat Bank and shall be addressed directly by the Merchant/Partner.
- The Offer is not available wherever prohibited and / or on products / services for which such offers cannot be made available for any reason
- Saraswat Bank or Merchant/Partner 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. Saraswat Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.