

# Digital Payment Cash-back Scheme-2019

1. Participation in this offer is deemed acceptance of these Terms and Conditions.
2. Offer commences on 1st February, 2019 and closes at 12.00 pm IST (midnight) on 31st March, 2019 - ("Offer Period"). Any entries received after 12.00 midnight, on 31st March, 2019 will not be considered.
3. Entry to this offer shall be treated as void wherever such offers are prohibited under local laws.
4. By entering this offer, you agree that the information provided by you may be used by Indian Oil Corporation Ltd (IOCL) for the administration of the selection. We may also use the information to carry out research about this offer or communicate future promotions to you.
5. This offer is open to all Indian Citizens aged 18 or over, as on 1st January 2019 and residing in India only.
6. Only those customers who purchase fuel from Indian Oil Corporation Ltd Retail Outlets through payment card such as Debit, Credit or Prepaid as well as payments through UPI mode are eligible to participate in this offer.
7. This offer is applicable for purchase of fuels at any Indian Oil Corporation Ltd and Assam Oil Division retail outlets only.
8. A customer purchasing fuel through card, should SMS with the 6 digit Approval / Auth-Code printed on the charge-slip along with the amount of transaction in the specified syntax - 'Approval/Auth-code space Amount.' to the no 9222222084. Where 'Amount' is the actual amount of the Card/UPI Payment Transaction. For Ex: Transaction Amount of Rs.1200.50, must be mentioned as 1200.50 or 1201. Moreover, the permissible limit of the amount field is of 7(seven) characters only and it includes the decimal, if any.
9. For purchases through UPI, the customer should send the 12 digit UPI Reference No along with the amount of transaction. The SMS syntax for UPI transaction is "12 Digit UPI Ref No space Amount" to the number 9222222084. Where Amount is the actual amount of UPI payment transaction and the permissible limit of the amount field is of 7(seven) characters only and it includes the decimal, if any.
10. A customer can make multiple entries for repeat purchases however each SMS should have a separate Auth or Approval- Code or UPI Transaction Reference No. Multiple entries using the same Auth/Approval-Code or UPI Reference Number will be considered invalid.
11. Cash-back on offer – All eligible SMS received for a particular transaction date, shall be entitled for cash-back of 10% with an upper cap of Rs.50/- per transaction.
12. Only those SMS which have been sent in proper syntax within the same day of the date of transaction against the actual payment through card or UPI for purchase of fuel from Indian Oil Corporation Ltd Retail Outlet will be eligible for participating in this campaign.
13. One mobile number is eligible for getting cash-back for maximum 6(six) times during the campaign period and for a maximum value of Rs 300/-.
14. In case on a single day, if there are 2(two) or more mobile nos. having the same message (i.e. same Auth code/UPI reference no. and amount) then both shall not be eligible for cash-back, unless the Banking transaction database has as many no. of records of distinct transactions with same Auth/approval code or UPI reference no for the same day.
15. Winners will be declared normally after 3 days of the transaction or for such similar period as the Corporation may deem fit. Winners will be sent link to enrol into the XTRAREWARDS Loyalty Program of Indian Oil Corporation Ltd and the cash-back incentive will be credited into the winners loyalty account only. The winners shall be required to provide the requisite personal profile information such as name, address, date of birth, etc to Indian Oil Corporation Ltd. for

creation of such Loyalty Account. The winner shall also have to agree to the XTRAREWARDS Loyalty Program T&Cs to avail the cash-back incentive.

16. Winners may redeem the XTRAREWARDS loyalty points by visiting participating Retail Outlet of Indian Oil Corporation Ltd. against Fuel Purchase.
17. Winners will be communicated individually through SMS and the decision of the Corporation shall be final and no communication in this regard will be entertained.
18. The selected Mobile Numbers would be contacted by our back-end service provider for further processing. In case the mobile number has been changed/terminated/blocked/out of reach etc. Indian Oil Corporation Ltd. will not be held liable for not being able to communicate/handover cash-back amount to the winners.
19. No queries/clarifications/suggestions will be entertained on the modality of selection or the selection process which would be entirely the discretion of Indian Oil Corporation Ltd.
20. All statutory levies including taxes, duties, octroi etc., if applicable on the incentive amount would have to be borne by the winners.
21. The offer is not transferable and cannot be exchanged/redeemed for cash. No cash claim shall be entertained in lieu of the offer. This offer may not be combined with any other IOCL Promotional or Discount Offer.
22. Indian Oil Corporation Ltd, shall not be liable for any loss or damage whatsoever that may be suffered as a result of participating in the offer or enjoying the cash-back incentive amount.
23. The decision of Indian Oil Corporation Ltd. is final and binding and is non-contestable. Indian Oil Corporation Ltd. reserves the right to withdraw and/or alter any of the terms and conditions of this offer at any time without prior notice. No correspondence would be entertained on this account.
24. IOCL reserves the right to audit all claims/winning entries to ensure that the Terms and Conditions of the promotion have been met. IOCL may request additional information regarding copy of payment charge-slip against the claim as supporting document.
25. Apart from the entitlement to the prizes, the winner or his/her legal heirs will have no rights or claims against IndianOil or its partners.
26. As a general rule no correspondence will be entered into. Any correspondence would be at the discretion of IndianOil.
27. The submission of false, incorrect, misleading or fraudulent data or documentation may result in disqualification from this promotion and from future IOCL promotions. The submission of false, misleading or fraudulent information may result in the claimant being subject to civil or criminal liability.
28. All disputes are subject to the exclusive jurisdiction of the courts of Mumbai.