



The terms and conditions related to different product features & benefits are as mentioned below –

**Buy 1 Get 1 offer at Café Coffee Day**

1. The Offer shall be valid from 1<sup>st</sup> August 2016 to 31<sup>st</sup> March 2017.
2. The Card Holder must present the voucher code, sent through SMS, along with unexpired RuPay Platinum Debit card before placing the order. The store staff may ask the card holder to delete the message / email after using the offer.
3. On purchase of a regular cappuccino, one cappuccino will be offered free.
4. Payment has to be made using eligible RuPay Platinum Debit card only. Payments made through any other card or cash will not be eligible to avail the Offer.
5. This Offer cannot be clubbed with any other Offer or promotion.
6. This Offer is to be consumed in one bill.
7. Offer is valid on amount exclusive of taxes.
8. The Offer cannot be redeemed against a transaction which is at a discounted price or any other promotional Offer.
9. This Offer is valid at all Café Coffee Day outlets across India except Coffee Day Lounge, Coffee Day Square, discounted and airport cafes.
10. Offer is not valid on merchandise and combo Offers.
11. Offer is non-transferable and cannot be exchanged in part or full for cash or any other merchandise or products or discounts, or coupons or special Offers.

**5% Cashback on Utility Bill Payments**

1. The Offer is valid from 1<sup>st</sup> August 2016 to 31<sup>st</sup> March 2017, both dates inclusive.
2. The Card Holder shall be entitled to the following cash back for transactions made using the RuPay Platinum Debit Card only:
  - a. 5% Cash back on utility bills subject to a maximum cap of Rs. 50 per calendar month. Card Holder can pay one or more utility bills, however the cash back shall be subject to a maximum cap of 5% or Rs. 50 per calendar month, whichever is lower.
  - b. Identification of transactions is based on Merchant Category Codes (MCC). Cashback will not be applicable for transactions at merchant outlets/ franchisees / website which have not registered themselves under the MCCs assigned for utility.
  - c. Transactions on the MCC include all and any payment made on Utilities — electric, gas, water and sanitary only.
3. The cashback will be credited within 60 days of the date of transaction.
4. If a Card Holder's RuPay Platinum Debit Card is terminated at any time for any reason, whether by the Card Holder or the Bank, the Card Holder will forthwith be disqualified from earning the cash back after voluntary or involuntary cancellation of the RuPay Platinum Debit Card.

### **1% Cashback on Fuel Transactions**

1. The Offer is valid from 1<sup>st</sup> August 2016 to 31<sup>st</sup> March 2017, both dates inclusive.
2. The Card Holder shall be entitled to the following cash back for transactions made using the RuPay Platinum Debit Card only:
3. Eligible fuel purchases made at fuel stations using RuPay Platinum Debit Card, will be applicable for fuel surcharge cash back.
4. The minimum transactional value eligible for cash back is Rs. 300 in a single billing.
5. Cash back will be calculated at 0.75% on billing value of Rs. 2000 and below and 1% on billing value above Rs. 2000. Fuel surcharge waiver is available only up to a maximum of Rs. 75 per calendar month. More than one transaction is eligible for cash back, however the maximum cash back for a calendar month is Rs. 75.
6. Identification of transactions is based on MCCs (Merchant Category Codes). Cashback will not be applicable for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for automated fuel dispensers or service station.

### **Cashback on Train Ticket Bookings**

1. Cashback is applicable on train ticket bookings made through [www.irctc.co.in](http://www.irctc.co.in)
2. The Offer is valid from 1<sup>st</sup> August 2016 to 31<sup>st</sup> March 2017, both dates inclusive (hereinafter referred to as the "Offer Period").
3. A transaction is eligible for cash back if the transactional value is Rs. 300 or above.
4. The payment has to be made using eligible and valid RuPay Platinum Debit card only.
5. Rs. 25 will be processed as cash back on eligible transaction booked only through [www.irctc.co.in](http://www.irctc.co.in).
6. Only one transaction in a calendar month is eligible for cashback.
7. The cashback will be credited within 60 days of the date of transaction.
8. Unutilized transaction in a calendar month cannot be carried forward.
9. Not valid on train tickets booked at rail counters or any other mode other than as detailed above.
10. The cash back will be calculated on total IRCTC bill payment made by the Card Holder in each calendar month.
11. If a Card Holder's RuPay Platinum Debit Card is terminated at any time for any reason, whether by the Card Holder or the Bank, the Card Holder will forthwith be disqualified from earning the bonus Cash backs and all unused Cash backs then accrued shall automatically be forfeited immediately after voluntary or involuntary cancellation of the RuPay Platinum Debit Card.
12. In case of cancellation or refund of the booked tickets, the cash back will not be reversed. However, no further cash back for the calendar month will be made available.