



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

5% Cashback on Utility Bill Payments

1. The Offer is valid from 1st August 2016 to 31st March 2018, 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.