

Utility Bills – Offer Details

Offer: 5% cash back on utility bill payments

Offer Details & Redemption Process:

- Cash back will be calculated at the end of a calendar month.
- 5% or Rs. 50, whichever is lower will be processed as cash back.
- Payments have to be done using eligible and valid RuPay Platinum Debit Card.

Terms & Conditions

1. The Offer is valid from **1st April 2018 to 31st March 2019**, both dates inclusive (hereinafter referred to as the "Offer Period").
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 are based on Merchant Category Codes (MCC) – 4900 allotted by NPCI. NPCI will not be responsible for providing cash back 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. 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.
4. NPCI shall not be liable if the Card Holder is unable to make payments any one or more of the following circumstances:
 - a. If the Card Holder's Bank account with member bank does not contain sufficient funds to cover the payment of the respective bill or the bill amount exceeds the overdraft limit, if any, granted to the Card Holder.
 - b. If the funds available in the Card Holders bank account with the issuing banks is under any attachment, lien or charge.
 - c. The name of Biller and/or details required by the Biller for effecting the payment is not correctly provided by the Card Holder.
 - d. Due to refusal of the Biller to receive the payment for any reason whatsoever.
 - e. For any causes due to Force Majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of the RuPay.
5. NPCI reserves the absolute right to extend or terminate this Offer or alter the terms & conditions at any time.
6. Any dispute arising out of this Offer or the terms and conditions shall be subject to the jurisdiction of the Courts in Mumbai, Maharashtra.
7. Standard Offer Terms and Conditions are additionally applicable.

Handwritten signature/initials