



## **Standard Terms and Conditions**

### **A. Standard Terms and Conditions for RuPay sponsored Debit Card offer:**

1. The offer is provided to RuPay cardholder/s by the merchant. NPCI is only communicating this offer on behalf of the merchant. The offer is subject to the Terms and Conditions as prescribed by the merchant.
2. Offer shall be made available only if the RuPay cardholder makes full payment by using a valid & eligible RuPay card.
3. Offer shall not be made available in case of any void transaction.
4. NPCI shall not be held liable and be made responsible in any manner for:
  1. Non-availability of the offers provided by merchant.
  2. Non-acceptance of RuPay cards at merchant outlet.
  3. Any delay or loss that may be caused in delivery of the goods and services or the assured gifts, freebies / prizes.
5. NPCI does not guarantee and make any representation about the usefulness, worthiness of the offer provided by merchant.
6. Any disputes related to the offer(s) shall be taken up directly with the merchant and with no direct and indirect reference to NPCI and/or any liability of nature on NPCI.
7. The existence of a dispute, if any, regarding the offer shall not constitute a claim against NPCI and shall be addressed directly to the merchant.
8. NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the offer(s) offered by merchant. Any dispute or claim regarding the offer(s) by RuPay cardholder/s must be resolved with the merchant directly without any reference to NPCI.
9. NPCI reserves the right to disqualify the alliance partner/s or cardholder/s from the benefits of the program if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the program or otherwise by use of the card.
10. NPCI shall not be liable for any loss or damage that may be suffered, or for any nature whatsoever that may be suffered as a result of the offer.
11. In the event of expiry of RuPay card, the same cannot be used for the purposes of claiming any offer(s).
12. NPCI cannot be held liable for any act and omission attributable to force majeure events.