



### **Terms & Conditions for “Milestone Voucher Bundle” for Bandhan Bank Avni Debit Card**

- Bandhan Bank Avni Debit Cardholders (“Cardholders”) are entitled to receive Milestone Voucher Bundle (“Voucher Bundle”) on achieving annual milestone spends of ₹3 L in a card membership year (“card membership year” means the year beginning with the debit card issue date)
- Voucher Bundle issuance is subject to net cumulative spend transactions on eligible categories done on the card during the card membership year
- Milestone Voucher Bundle will only be earned on Eligible POS/Ecom spend transactions. Eligible spends transactions are defined as eligible spends excluding reversals, cancellations, refund, fraud transactions, cash withdrawals, Fee & other charges, and certain MCCs (Merchant Category Codes) as follows –

<b>MCC Excluded</b>	<b>Description</b>
6540	Debit Card to wallet Credit
9222, 9311, 9399, 9402	Government services
5960, 6300, 6381	Insurance services
6513	Rental payments
5983	Fuel
5541	Service Stations

- The Voucher cannot be bartered, sold or exchanged for cash.
- This benefit cannot be combined with any other promotional Offer from Bandhan Bank.
- The decision of Bandhan Bank with respect to the benefit will be final and binding on all the Cardholders participating availing this benefit.
- Bandhan Bank reserves the rights to change, amend, withdraw and/or alter any of the terms and conditions of this benefit at any time without prior notice.
- This benefit shall be governed by the laws of India. Any dispute arising out of or in connection with this benefit shall be subject to the exclusive jurisdiction of the courts of Kolkata.
- Any person availing this Offer shall be deemed to have accepted all the Terms and Conditions
- It is not mandatory for the Bandhan Bank Cardholders to participate in the Offer. Participation in the Offer by the Cardholder is entirely on a voluntary basis. Participation in the Offer by the Cardholder will be construed as acceptance of the Terms and Conditions of the Offer and Cardholder is advised not to participate in the Offer if such Terms and Conditions are not acceptable.

### Details of the Milestone Voucher Bundle\*:

Partner	Offer	Perceived Value
Swiggy One Lite	Swiggy Lite One - 3 months subscription (Discount on Food deliveries and Instamart)	₹149
Tattva Spa	₹1,000 off on 60/90 mins spa session	₹1,000
Lakme	2 Vouchers of ₹1,000 off on minimum spend of ₹3,000	₹2,000
Ajio	3 Vouchers of ₹500 off on minimum buy of ₹2,499	₹1,500
Nykaa	₹200 Gift card	₹200
	<b>Total</b>	<b>₹4,849</b>

*\*These are tentative offers and actual offers may change subject to availability.*

### Steps to Avail the Voucher Bundle:

1. On successfully meeting the eligibility criteria, unique voucher code/Membership ID and the website link for voucher redemption will be communicated to customers on their registered email/mobile no. as per Bank's records
2. The voucher codes/membership ID will be communicated to eligible customers within 4 months from the date of achieving eligibility
3. Write to us at [customercare@bandhanbank.com](mailto:customercare@bandhanbank.com) or call us at [1800-258-8181](tel:1800-258-8181) (toll free) for any queries/support related to the offer eligibility

### Standard Terms and Conditions:

- "Cardholder" means a Cardholder to whom Bandhan Bank Avni Debit Card has been issued and who is/are authorised to hold the Debit Card issued by Bandhan Bank
- "Debit Card" mean a Bandhan Bank Avni Debit Card which has been issued by Bandhan Bank and is valid and subsisting during the Offer Period
- "Offer Period" means the period from June 29, 2024 – June 28, 2025
- If the Cardholder/s ceases to be a valid Cardholder/s at any time during the Offer Period, all the benefits under the Offer Period will lapse and will not be available to the Cardholder/s.
- If a Cardholder ceases to be a savings/current account holder, at any time during the Offer Period, the Offer shall lapse and shall no more be available to such customers
- The Offer is non-transferable, non-binding, non-extendable and non-negotiable. No exchange or redemption for an equivalent cash amount or in any other form shall be allowed
- This Offer cannot be clubbed with any other Bandhan Bank offer.
- Incomplete/rejected/invalid/returned/disputed or unauthorised/fraudulent transactions will not be considered for the Offer

- Bandhan Bank will not be responsible or liable in case the Offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website
- Bandhan Bank reserves the right to modify/alter the Offer or all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. Bandhan Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever. The Bank's decision on such matter shall be final and binding on the eligible Cardholders
- Bandhan Bank holds out no warranty or makes no representation about the quality, usefulness, worthiness or delivery of the services/products offered by the Offer Partner and the Bank shall not be responsible for the same, in any manner. The existence of a dispute, if any, regarding the services/products shall not constitute a claim against Bandhan Bank. The Cardholder shall take up such disputes regarding services/products directly with the Offer Partner, without any reference to the Bank
- By participating in the Offer, the Cardholder hereby consent to the processing and use of any data including personally identifiable information as may be required for availing the Offer in accordance with the terms and privacy policy of the Offer Partner. The Cardholder acknowledge that the Bank does not control the collection/usage/processing of data submitted on the website/app of the Offer Partner
- In case of all matters relating to the Offer including any dispute or discrepancy relating to the Offer or eligibility of any Cardholder, Bandhan Bank's decision shall be final and binding on Cardholders in all respects
- The Offer by Bandhan Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time
- Bank may use the services of agents for sales/marketing of the products. Copyrights of Bandhan Bank Limited are reserved
- Bandhan Bank shall not be liable in any manner whatsoever for any loss/damage/claim that may arise out of use or otherwise of any goods/services availed of by the Card Holder/s under the Offer.
- Bandhan Bank expressly disclaims any and all liability or responsibility whatsoever with respect to any technical disruption including, but not limited to failure/inability to access the Offer, or theft of data or information, or any virus, malware or phishing attacks.
- Bandhan Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and /or services under the Offer
- Bandhan Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the Terms and Conditions of the Offer or discontinuation of the Offer
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services and is not intended to create any rights and obligations
- Bandhan Bank shall not be obliged to make any public announcements to intimate the eligible customers about the benefits under the Offer
- Bandhan Bank reserves the right to disqualify any Cardholder from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card

- All decisions in respect of the Offer shall be at the sole discretion of Bandhan Bank and the same shall be final, binding and non-contestable. All participants waive any and all rights of claim with regard to the Offer against Bandhan Bank.
- Offer shall be made available only to those Cardholders satisfying the eligibility criteria and shall be provided at the sole discretion of Bandhan Bank. Bandhan Bank reserves its absolute right to withdraw or alter any of the Terms and Conditions of the Offer at any time without any appropriate notice or without assigning any reasons whatsoever to the Cardholders. Bandhan Bank also reserves the right to discontinue the Offer without assigning any reasons or without any appropriate notice whatsoever
- If the Offer and/or anything to be done by Bandhan Bank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Bandhan Bank or any other entity, including but not limited to computer viruses, tampering, unauthorised intervention, interception, fraud, technical failures, floods, fires, accident, earthquake, pandemic, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Bandhan Bank or the other entity/ies, then Bandhan Bank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences
- The existence of any dispute shall not, by itself, constitute any claim against Bandhan Bank. Bandhan Bank decision shall be final and binding on Cardholder in all respects
- Images provided in promotions are only for pictorial representation and Bandhan Bank does not undertake any liability or responsibility for the same. Offer shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/services of Thriwe or any third party and is not intended to create any rights and obligations
- The Terms and Conditions governing the Offer shall be in addition to and not in substitution/derogation to the primary terms and conditions governing the Debit Card issued by Bandhan Bank
- The Offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever
- Any person taking the advantage of this Offer shall be deemed to have read, understood and accepted these Terms and Conditions, in addition to the primary terms and conditions governing Debit Cards
- Any dispute relating to or arising out of the Offer or the Terms and Conditions shall be subject to the jurisdiction of the courts in Kolkata only, irrespective of whether courts in other areas have concurrent or similar jurisdiction
- Bandhan Bank holds the exclusive right at its sole discretion to refuse or deny the Offer to any Cardholder
- Any person taking the advantage of this Offer shall be deemed to have read, understood and accepted these Terms and Conditions, in addition to the primary Terms and Conditions governing Debit Cards
- Bandhan Bank Limited is not making any offer on the products/services and does not make any warranties or representation of the quality, merchantability, suitability or availability of the products/services included in this Offer
- Bandhan Bank will not be liable for any direct or indirect loss or damage whatsoever that may be suffered, as a result of participating in the Offer
- By availing this Offer, the Cardholders has accepted all the aforementioned Terms and Conditions in totality. Without a Cardholder being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the Terms and Conditions

herein. The Offer Terms and Conditions need to read in conjunction with the Standard terms and conditions (ST&C) and terms governing the use of Bandhan Bank Debit Cardholders and/or Bandhan Bank website. The usage of the cards is governed by below standard terms and conditions

- Any purchase using Bandhan Bank Debit Card shall be deemed as acceptance of the Terms and Conditions mentioned herein. Cardholder agrees to indemnify the Bank against any loss (direct, indirect or consequential), cost & damage which may be caused by him/her to the Bank due to participation in this Offer
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholder and Bandhan Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues
- Bandhan Bank shall not be obliged to make any public announcements to intimate the eligible customers about the benefits under the Offer
- Thriwe's terms & conditions shall be applicable