

Fino Bank Festive Dhamaka

Campaign Period: 19th October to 18th November (Inclusive of both days)

Campaign Details:

Eligibility: Customer has to perform at least 3 retail transactions of Rs.1000 or more each using his Fino Bank Debit card during the campaign period.

Rewards:

1. Top 10 spenders during the campaign period will be given an Amazon voucher worth Rs.2000 each.
2. All customers satisfying the eligibility criteria will be given a flat 5% cashback on their spends subject to a maximum cap of Rs.250.

Eligible Transactions: Only shopping transactions (Either online or offline) through Fino Payments Bank Debit card will be eligible for the campaign

Exclusion: Transactions such as ATM withdrawal, cash at POS (Point of Sale), insurance payments, fuel purchase, mutual fund transactions, government payments and payment to educational institutes or any transaction of similar nature will not be considered for this campaign.

Terms and conditions:

- The offer is valid from 19th October to 18th November 2018 (both days included).
- Fino Payments Bank reserves the right to determine the eligibility of a card member under the Offer during the Offer Period.
- Transactions for the offer will include all retail transactions done at Point of Sale and Online. It will not include ATM cash withdrawal, Card to Card transactions, Internet Banking, Cash at POS or any other ATM related transactions. It will also not include transactions done for insurance payments, fuel purchase, mutual fund transactions, government payments and payment to educational institutes.
- Customers qualifying for the cashback will be credited with the cashback in their account on or before 18th January 2019.
- Customers qualifying for the Amazon voucher will be sent the voucher code through an SMS on or before 18th January 2019.
- Employees of Fino Payments Bank are not eligible to participate in the offer.
- Any disputed transactions, sale reversals or credits for the Card holder will not be considered for the Offer.
- Void transactions shall not be considered as a valid transaction for the purpose of the offer calculation.
- If a customer ceases to be a customer at any time during the Offer Period, the Offer shall lapse and shall no more be available to the Customer.

- Fino Payments Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Card holder/s under the Offer.
- Fino Payments Bank reserves the right to disqualify/ exclude any merchant establishment or Card holder from the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the Offer or otherwise by use of the Card.
- Fino Payments Bank shall not be held liable for any delay or loss that may be caused in delivery of the product/services.
- No queries shall be entertained after 90 days from the closure date of the offer period.
- The existence of a dispute, if any, regarding the Offer shall in no event constitute a claim against Fino Payments Bank.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Card holder shall be deemed to have been made on a voluntary basis.
- Fino Payments Bank has the right to withdraw the Campaign without any prior notice.
- Fino Payments Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Fino Payments Bank also reserves the right to discontinue the /Campaign without assigning any reasons or without any prior intimation whatsoever. Fino Payments 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 Campaign or discontinuation of it.
- The offer under the campaign is subject to applicable Indian laws and such other terms and conditions as may be stipulated by Fino Bank. The offer is not available wherever the same is prohibited and/or cannot be offered or for any reason whatsoever. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai. However, Fino Bank reserves the right to approach any other court or tribunal of competent jurisdiction.
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