



SHIVALIK
Shivalik Small Finance Bank

Terms and Conditions – First Time Lucky Offer



What is the Offer ?

The offer says that the customer shall get a Rs. 100 as a **Cashback** on the first ever transaction made via. POS or at E-Commerce site with his/her Debit Card, subject to a minimum spend of Rs. 2000.

What is the offer duration ?

15th August 2021 (00:00 hrs) to 15th September 2021 (23:59 hrs).

Is the offer applicable on all Shivalik Bank's Debit Card Holders ?

No, the offer is NOT applicable to the employees of the Bank or subsequent stake holders.

How many times can this offer be applied ?

Only once, the offer implies on the first ever transaction made from the debit card with a minimum amount of Rs. 2000.

Definitions

In these terms and conditions, unless there is anything repugnant to the subject or context thereof, the following words / expressions shall have the meaning as stated herein under:

- "Account" refers to the savings and /or current account designated by Shivalik Small Finance Bank to be eligible account/s for operations through the use of the Card.
- "Card" refers to the Shivalik Small Finance Bank debit card issued to the Account holder in India and/or any other person specified by the Account holder to the Bank.
- "Cardholder" refers to the account holder of Shivalik Small Finance Bank or any such person authorized by the account holder to whom a card has been issued and who is authorized to hold the Card.
- "The Bank", means Shivalik Small Finance Bank Limited a Banking Company within the meaning of the Banking Regulation Act, 1949 having its Registered Office at 501, Salcon Aurum, Jasola District Centre, New Delhi – 110025 and operating through its branches (which expression shall, unless it be repugnant to the subject or context thereof, include its successors, affiliates, associates, subsidiaries, representatives, and assigns.
- "PIN", means the Personal Identification Number (required to access ATMs/POS/Other Merchant Websites etc.) allocated to the Cardholder by the Bank, chosen/modified by Cardholder from time to time.

TERMS and CONDITIONS



These Terms and Conditions apply to and regulate the usage of debit cards offered by Shivalik Small Finance Bank to Account holder and/or any person as may be specified by the Account holder.

These terms and conditions (the “Terms”) shall be in addition to any other terms as stipulated by Shivalik Small Finance Bank from time to time.

- Validity - This offer shall be valid from 15th August 2021 till 15th September 2021.
- For getting a cashback of Rs. 100, customer shall initiate a minimum single transaction of Rs. 2000.
- Eligibility – Customers who are holding an active Debit Card of Shivalik Small Finance Bank.
- Type of Transactions included for getting eligible for cashback:
 - Online Payment/s
 - Point of Sale Swipes
 - E-commerce transactions
- The offer is not applicable on the following types of transaction:
 - PPI wallet balance addition
 - ATM transaction/s
 - Reversal/Cancelled transaction/s
- Any cancelled/reversed transaction/s shall not be qualified for cashback offer.
- Cashback shall be credited to customer’s account after the expiry of cooling period of 30 days from the date of transaction/s.
- Any disputes arising out of the offer shall be subject to arbitration by a sole arbitrator appointed by Shivalik Small Finance Bank for this purpose. The proceedings of the arbitration shall be concluded as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Noida and the language of arbitration shall be English.
- The offer is valid only in India.
- By participating in this offer you agree to be bound by these terms and conditions of the offer, standard terms and conditions, terms of use.