

**Terms & Conditions - 31% CashBack Joy for 31 Days**

1. Eligibility criteria for the CashBack promotions is open to DFCC Credit Cardholders who maintain an active DFCC savings account.

2. Promotion period 1 to 31 December (both days inclusive).

3. Eligible DFCC Credit cards are

Card Product Type	Card Starting with
Visa Gold	4835 59
Visa Platinum	4890 11
Visa Signature	4380 43
Visa Infinite	4614 36

4. Cardholder shall be entitled for a maximum of up-to 31% CashBack from the amount spent during the promotion period at any merchant outlet provided the cardholder spends a minimum cumulative sum of Rs. 2,000 per day during the promotion period.

**Total CashBack Earned = No of Days Used x 1 %**

Scenario : 1

Card used (per day minimum Rs.2000/-) for 31 days x 1% = 31% Total CashBack,

Scenario : 2

Card used (per day minimum Rs.2000/-)for 15 days =15 % Total CashBack

5. The Standard 1% cash back will be credited as per the scheduled date and the extra CashBack will be credited separately to the nominated DFCC Savings account within 30 days after the end of the promotion period. A SMS will be sent confirming the CashBack details to the Cardholder and the CashBack earned will be shown in subsequent credit card statements of the Cardholder

Example - If the customer is eligible for the 31% CashBack,

Extra CashBack value = 31%-1%=30% will be credited as per clause 5.

6. The maximum Extra CashBack per card account will be capped as per below upper limits

Gold	Rs. 10,000/-
Platinum	Rs. 15,000/-
Signature	Rs. 20,000/-
Infinite	Rs. 30,000/-

7. Transactions performed through the supplementary cards will be considered under the primary card account.

- 8. Any transactions reversed in subsequent month will result in reversal of applicable CashBack credited pertaining to the said transaction.*
- 9. Cash Advance Transactions , Casino payments , installment transactions, bank charges, fees will not be eligible for the CashBack offer.*
- 10. The following transactions shall not be eligible for the CashBack credit card offer; Recurring/Instalment payments , Balance Transfers, Bank fees and charges and Casino or gambling transactions performed locally, overseas or online*
- 11. The eligible Cardholder's credit card account must be at good standing and conducted in a proper and satisfactory manner as determined by DFCC in its sole discretion at the time of crediting the CashBack. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the CashBack/rebate is credited into the said account, DFCC reserves the right not to credit the CashBack/rebate.*
- 12. Any disputed, reversed/refunded or cancelled/void transactions will not qualify as an eligible transaction for the CashBack credit card offer*
- 13. The terms and conditions of CashBack credit card offer shall be in addition to and not in derogation of the terms and conditions contained in the Cardholder Agreement*
- 14. This CashBack credit card offer is by way of a special facility for Cardholders and nothing contained herein shall prejudice or affect the terms and conditions of the Cardholder Agreement*
- 15. The decision of the Bank, on all matters relating to this CashBack credit card offer including but not limited to disputes, is final and binding on all Cardholders of this CashBack credit card offer*
- 16. The Bank reserves the right to change the types of transactions and or CashBack/rebate categories which are eligible under CashBack credit card offer without prior notice to the Cardholders.*
- 17. The Bank shall be entitled to vary any of the Terms and Conditions pertaining to CashBack credit card offer contained herein at any time without prior notice to the Cardholders which variation shall bind the Cardholders absolutely from the date on which it is expressed to take effect. Nevertheless such variations may be communicated to the Cardholders by letter and/or notice in the local press and/or by displaying on the Bank`s notice boards and/or through statements*