



Terms & Conditions

1. **Campaign Validity:** The campaign is valid from **25th September to 31st October 2025** for Unity Bank (“Bank”) BharatPe Co-Branded Credit Cardholders who have received official communication from the Bank regarding this offer.
2. **Eligibility Criteria:** To qualify, customers must spend a minimum qualifying amount as communicated to them individually by the Bank.
3. **Eligible Transactions:** Retail purchases made via **POS, E-commerce, NFC, UPI, mobile commerce platforms** are eligible. Transactions such as **Jewellery, Gambling, Lottery, reversals and refunds** are excluded. The transaction date as recorded in the Bank’s systems shall be final for determining eligibility.
4. **Reward Structure:** Qualified customers will receive **13% reward points** under this offer where **8% rewards points** will be earned as per the standard product structure and **additional 5% reward points** on net eligible retail spends capped at **7500 Zillion Coins** as a part of festive offer. Reward points will be credited within **45 working days** post-campaign closure.
5. **Reward Conditions:** Reward points are **non-transferable, non-encashable**, and subject to the Bank’s **standard rewards redemption policy**. Reversed or cancelled transactions will not be considered. Any tax liability arising out of reward redemption shall be borne solely by the cardholder.
6. **Account Status:** Only accounts in **good standing** and **not delinquent or blocked** at the time of reward posting will be eligible.
7. **Fraudulent Activity:** Any cardholder found engaging in **fraudulent, abusive or suspicious transactions** will be disqualified from the campaign. The Bank reserves the right to withhold, reverse, or adjust any reward points awarded.
8. **Participation:** Participation is **voluntary** and deemed acceptance of these Terms & Conditions.
9. **Bank’s Rights:** The Bank reserves the right to **modify, withdraw, or extend** the campaign without prior notice and to disqualify any participant at its sole discretion. The Bank also reserves the right to disqualify any participant in case of misuse or breach of these Terms & Conditions.
10. **Force Majeure:** The Bank shall not be liable for any **delay, failure, or non-fulfilment of rewards** due to circumstances beyond its reasonable control, including but not limited to natural disasters, system failures, strikes, or regulatory restrictions.
11. **Exclusion of Liability:** The Bank shall not be liable for:
 - i. technical or system errors, merchant failures, or payment gateway issues;
 - ii. delay in transaction posting; or
 - iii. disputes between the cardholder and merchant.
12. **Overlapping Offers:** Unless specifically stated, spends under this campaign shall not be clubbed with any other offer or promotion run by the Bank.

13. **Right to Audit:** The Bank reserves the right to audit and verify any transactions to confirm eligibility.
14. **Communication Disclaimer:** The Bank shall not be liable for **non-receipt of campaign-related communication** due to incorrect, outdated, or incomplete contact details provided by the cardholder.
Any communication (SMS/Email/WhatsApp) sent to the cardholder's registered details shall be deemed delivered once sent.
15. **Regulatory Compliance:** The Bank ensures **fair treatment, data privacy**, and **grievance redressal** as per regulatory norms. By participating, customers consent to the use of their transaction data for campaign administration purposes.
16. **Severability & No Waiver:** If any provision of these Terms & Conditions is held invalid, the remainder shall continue in force. The Bank's failure to enforce any term shall not amount to a waiver of its rights.
17. **Dispute Resolution:** Any disputes must be raised within **90 days** of campaign closure and will be subject to the **exclusive jurisdiction of courts in Mumbai**.