

## **Annexure A - Terms and Conditions of the Cash Back Offer**

1. “Card” shall mean all such variants of RuPay Card, issued by a RuPay member bank on an IIN assigned by RuPay.
2. “Card holder/s” shall mean such customer/s who are RuPay member Bank’s customers; and to whom a Card has been issued and who is authorized to hold the card.
3. “Transaction” would mean all qualifying transactions initiated by scanning the Bharat QR Code & making the payment for Tata Power Bill using a RuPay card and will not include Void transactions and reversals / chargebacks.
4. The Campaign referred to as “Campaign Period”, starts 20<sup>th</sup> March, 2018 and ends on to 31<sup>st</sup> May, 2018 (both days inclusive). The qualifying Bharat QR transactions that have happened from 00:01 on 20<sup>th</sup> March, 2018 to 23:59 on 31<sup>st</sup> May, 2018 will only be eligible for this Campaign Period.
5. **Campaign Construct:**
  - 5.1 A 10% cashback (capped at a maximum of ₹ 50/-) will be provided by NPCI when a Tata Power bill payment is made by a RuPay Cardholder by scanning the Bharat QR Code and initiating payment using a RuPay Card for ₹ 250 or above.
  - 5.2 The maximum cap for cashback is ₹ 50 or 10% of the bill amount paid by the cardholder, whichever is lower.
  - 5.3 A unique card can qualify for the cashback only once during a calendar month during the campaign period.
6. **Qualifying Transaction:** A qualifying transaction means a transaction that meets all of the criteria enumerated below:
  - 6.1 A successful qualifying transaction initiated by scanning the Bharat QR Code & making the bill payment using a RuPay card for Tata Power customers.
  - 6.2 Transaction of ₹ 250 and above only will be considered while assessing cashback.
  - 6.3 Cashback will be processed for only the first qualifying transaction in the month on a unique RuPay card irrespective of:
    - 6.3.1 Multiple qualifying transactions initiated in a month on the same RuPay Card.
    - 6.3.2 In essence qualifying transactions on a unique card can lead to a cashback pay-out maximum 3 times during the promo period.
    - 6.3.3 In case of multiple transactions performed in a month by the cardholder by scanning multiple Bharat QR codes of Tata Power for bill payment, using a unique RuPay card, the first eligible transaction will qualify for cashback capped at maximum of ₹ 50/-.

Date	Cardholder Name	Customer name	Transaction Amount - on a Unique RuPay card	Cashback Amount
05th March	Mr ABC	Mr. ABC	₹ 100	0
12th March	Mr ABC	Ms. PQR	₹ 200	0
15th March	Mr ABC	Ms. XYZ	₹ 400	40
21st March	Mr ABC	Ms. EFG	₹ 300	30
29th March	Mr ABC	Mr. HIJ	₹ 250	25

For example:

***In the above mentioned illustration, the same RuPay cardholder has performed 5 transactions by scanning Bharat QR code and made payment for Tata Power Bill using a unique RuPay card in a calendar month of the campaign for his friends/relatives in the month of March. However, since the bill payment made on 15<sup>th</sup> March for Mr XYZ is the first qualifying transaction as per the terms and conditions, we will provide cash back of 10% on ₹ 400 (i.e) ₹ 40.***

- 7 The offer is not transferable, non-negotiable and cannot be encashed.
- 8 Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer
- 9 This offer is independent of any other offer, campaign, promotion or cashback running on the card at the same time.
- 10 QR code is not generated/provided to Merchant by NPCI, hence NPCI will not be liable for any issues on account of incorrect or unclear QR code printed on the bill/ generated on the website on account of which a successful transaction cannot be carried by the RuPay cardholder.
- 11 NPCI cannot be held responsible/ liable in case if the RuPay cardholder is unable to use the Scan and Pay option of Bharat QR since the card issuing bank is not enabled for Bharat QR as an issuer or is not providing the Scan & Pay option in its application for Bharat QR payments.
- 12 The participation in the campaign is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.

- 13 NPCI may, at any time change, amend, add or delete the terms and conditions associated with the campaign and communicate the changes to Merchant and banks vide addendum circular/s from time to time
- 14 NPCI also reserves the right to discontinue the campaign without assigning any reasons or without any prior intimation whatsoever.