

## Terms & Conditions of the offer:-

1. This Offer is being brought to you by DBS Bank Ltd ("**DBS**") and is applicable to only valid DBS Bank International Debit Card holders as mentioned in the column below ("**Customer/s**"). This offer is referred to as the best cash back offer of DBS on all transactions performed on [www.irctc.co.in](http://www.irctc.co.in) and does not have any correlation with any other offer or cash back in the market.

- 5% cashback on [www.irctc.co.in](http://www.irctc.co.in) upto a maximum of INR 500 per month for Savings Plus & Savings Power Plus customers

DBS does not make any warranties or representation for the quality, merchantability, suitability or availability of the products or services included under this Offer. Any dispute in this regard shall be directly taken up by merchant.

The Customer will be entitled to only **the following cash back** per transaction as per their debit card on using a valid DBS Bank International Debit Card [www.irctc.co.in](http://www.irctc.co.in) only

Proposition	Cash back
Savings Plus & Power Plus customers (card number starting with 436371, 436372, 436312, 436391)	5% cash back max of INR 500 monthly

2. This Offer is valid across only IRCTC on their website [www.irctc.co.in](http://www.irctc.co.in)
3. For the purpose of clarity, a Customer who receives the cash back under this Offer must purchase goods or services from this website only .DBS reserves the absolute right to decide whether the purpose for which the Customer has purchased the goods or services is for individual or business purpose. Under this any goods or services purchased for any other purpose apart from personal consumption will not be reimbursed with the cash back.

4. The offer is **valid till 30th June 2016**

5. **The monthly limit is calculated as follows:**

The maximum cash back for each month is as follows:-

Proposition	Cash back
Savings Plus & Savings Power Plus	INR 500

6. The cash back will be processed back in the customer's account after 60 days of the promo end period
7. This Offer is valid only on DBS Bank International Debit cards issued in India.
8. For details of the Offer please visit [www.dbs.co/in](http://www.dbs.co/in)
9. The Offer is subject to force majeure events.
10. The Bank reserves the absolute right to withdraw the Offer or amend these terms and conditions at any time without prior notice to the Customer.
11. The tax liability, duties, levies by whatever name called in connection with the Offer shall be borne by the Customer.
12. In case of any disputes, the Customer has to present the relevant payment receipts and debit card sale slips for further investigation by the DBS. In all such cases, the decision of the DBS shall be final.
13. Any dispute relating to the Offer or the terms and conditions shall be subject to Indian laws and the courts in Mumbai, India shall have the exclusive jurisdiction in such matters irrespective of whether courts in other areas have concurrent or similar jurisdiction.
14. Customers are not bound in any manner to participate in this Offer. Any participation by the Customer shall be voluntary. DBS will use best efforts to ensure that the Offer is provided as described, but the Customer shall not make any claim or seek compensation against DBS, even in the event that the Offer is not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of DBS).
15. Customers shall not be entitled to compensation/ benefits in any form whatsoever in lieu of the Offer being availed. Offer cannot be exchanged or redeemed for cash.
16. These terms and conditions are in addition to the terms and conditions applicable to the DBS Bank International Debit Card.

17. Each benefit/ privilege under this Offer may be subject to additional terms and conditions imposed by individual fuel companies. Customers are solely responsible for checking and complying with such terms and conditions in addition to those stated in these terms and conditions.
18. Please note :- On the website [www.irctc.co.in](http://www.irctc.co.in) the debit card payment option is there. However the list does not include DBS Debit cards. Please choose the credit card option, Choose any Visa option e.g Visa/Mastercard powered by ICICI/HDFC/CITIBANK option & the payment will go through.
19. All cancellations will amount to a reversal of cashback