



DBS Bank Credit Card Offer on EMI

Earn ** instant Cashback/Discount for ###transaction done on DBS Bank Credit Cards for purchase of #Brand ***product at the Retail Store and which is converted to EMI during ##Offer Period ("Offer").

#Brand	***Product	**Instant Cashback/Discount Offer	Maximum Cashback Amount (in INR)	###Minimum Transaction (in INR)	##Offer Period
Vijay Sales	Retail Stores	Get 10% Instant Discount	3000	15000	Only on Fri, Sat & Sun for JFM'25
Croma	Retail Stores	Get 10% Instant Discount	3000	15000	Only on Fri, Sat & Sun for JFM'25
HP	Laptop	Cashback upto 10000/-	10000	34999	1st Feb'25 to 31st Mar'25
HP Printer	Printer	Get upto 10% Instant Discount	1000	7500	1st Feb'25 to 31st Mar'25
Samsung CD	CD	Get upto 22.5% Discount	25000	9000	1st Jan'25 to 31st Mar'25
LG	CD	Get upto 27.5% Discount	50000	9000	1st Jan'25 to 31st Mar'25
Bosch & Siemens	CD	Get upto 20% Cashback	10000	15000	1st Mar'25 to 31st Mar'25
Vivo	Mobile	Get upto Rs. 9000/- Instant Cashback	9000	7499	1st Mar'25 to 31st Mar'25
OPPO	Mobile	Get upto 10% Instant Discount	4000	33990	1st Jan'25 to 31st Mar'25
Amazon	Ecom	Get upto 7.5% Instant Discount	1500	10000	11th Mar'25 to 31st Mar'25
MMT	Travel	Get upto 35% Instant Discount	40000	10000	5th Mar'25 to 11th Mar'25
Lenovo	Laptop	Get upto 10% Cashback	10000	12000	1st Mar'25 to 31st Mar'25
Asus	Laptop	Get upto 5% Instant Discount	2500	30000	1st Mar'25 to 31st Mar'25
Dell	Laptop	Get upto 10% Instant Discount	10000	25000	1st Mar'25 to 31st Mar'25
IFB	CD	Get upto 20% Cashback	9000	10000	1st Mar'25 to 31st Mar'25
Lloyd	CD	Get upto 22.5% Instant Discount	6500	30000	1st Mar'25 to 31st Mar'25
Voltas	CD	Get upto 17.5% Instant Discount	5000	10000	1st Mar'25 to 31st Mar'25
Whirlpool	CD	Get upto 20% Instant Discount	10000	9500	1st Mar'25 to 31st Mar'25
Daikin	CD	Get upto 5% Instant Discount	2500	30000	1st Mar'25 to 31st Mar'25
Blue Star	CD	Get upto 7.5% Instant Discount	2500	20000	1st Mar'25 to 31st Mar'25
Hitachi	CD	Get Discount upto 2500/-	2500	30000	1st Mar'25 to 31st Mar'25

Offer Terms and Conditions:

- Offer only applicable on DBS Bank Credit Cards
- Offer is valid only once per card during the Offer Period.
- Offer valid only on selected variant of the product as confirmed by the Retail Store at the time of purchase.



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- Above discounts are applicable only if the transaction is done on Pine Labs and PayTM terminals or PayU PG

Merchant/ Brand EMI Terms and Conditions: -

1. DBS Credit Card Holder whose accounts are valid and in good standing and who are holding below variant of Credit Cards issued in India , can voluntarily opt for Merchant/ Brand EMI offer on their Credit Cards:
 - o DBS SPARK Credit Card
 - o DBS VANTAGE Credit Card
 - o Bajaj Finserv DBS Bank SuperCard Credit Card
2. In all matters relating to the eligibility of the DBS Credit Card Holder for availing the **Merchant/ Brand EMI offer**, the decision of DBS Bank shall be final and binding in all respects.
3. **Merchant/ Brand EMI offer** will be fulfilled at the Retail Store's end only and DBS Credit Card Holder would need to contact the Retail Stores to check the eligible products and Offers.
4. This terms and conditions shall not in any way waive or amend any of the terms and conditions of the existing Card member agreement.
5. **Merchant/ Brand EMI offer** is available only for transaction done on DBS Bank Credit Cards for purchase of ***product at the # Retail Store and which is converted to EMI during ##Offer Period . Merchant/ Brand EMI offer is not applicable for any transaction which is converted to EMI by DBS Credit Card Holder after completion of the transaction.
6. **Merchant/ Brand EMI offer** can be availed for tenure of 3/ 6/ 9/12/ 18/ 24 months only.
7. DBS Bank reserves its absolute right and discretion to approve or decline any request for Merchant / Brand EMI. It is further clarified that transactions under certain merchant categories or any other transactions prohibited under law cannot be converted into EMI.
8. DBS Credit Card Holder Member will not earn Rewards points on transactions for which the DBS Credit Card Holder opts for Merchant/ Brand EMI.
9. The processing fee, GST/taxes as applicable on Merchant/Brand EMI will be borne by the DBS Bank Credit Card Holder.
10. DBS Bank will charge full interest along with GST/taxes as applicable (on interest amount and processing fees) to the DBS Bank Credit Card Holder. However, Brand/Merchant will give an instant discount equivalent to the interest chargeable/payable at the time of purchase. . Please refer below illustration to understand Merchant/ Brand EMI (For 6 months tenure):-

Your collective shopping amount_ ₹ 50,000	
Tenure	6 Months
Instant discount offered by Brand / Merchant	₹ 2,210
Discounted Amount	₹ 47,790
Interest rate chargeable by DBS (15% P.A.)	₹ 2,210
Actual Price	₹ 50,000
Total amount payable by Cardmember (Including Interest charged by DBS)	₹ 50,000
EMI Instalment @ 15% P.A.	₹ 8702/Month



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Processing Fee	₹ 299
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Generic Terms and Conditions:

- This Offer is brought to you by DBS Bank India Limited (“DBS”/ “DBS Bank”)
- In all matters relating to the Offer, including but not limited to the eligibility of a DBS Bank Credit Card Holder (“Customer”), the decision of DBS Bank shall be final and binding in all respects.

- DBS Bank reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- The Offer is non-transferable, non-negotiable and cannot be exchanged or redeemed for cash or kind.

- The eligibility of the Customer will be forfeited in below events:-
 - If any transaction or Merchant/ Brand EMI offer (done during the Offer Period) is reversed/ reverted before crediting the Discount/Cashback, then such transactions or Merchant / Brand EMI offer will not be considered as eligible for this Offer;
- DBS Bank shall not be liable for any loss or damage arising due to force majeure event.
- In the event of any misuse, fraud or abuse of the Offer by the Customer, DBS Bank reserves the right to deny the Discount/ Cashback.
- In no event the entire liability of DBS Bank under this Offer shall exceed the amount of Discount/Cashback under this Offer.
- In the event of any inconsistency between the Terms & Conditions and any advertising, promotional publicity and other materials relating to or in connection with this Offer, these Terms and Conditions shall prevail.
- Tax liability arising from the Offer, if any, will be solely borne by the Customer.
- DBS Bank shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the Offer.
- DBS Bank makes no warranty or representation towards the quality, service, type, use, suitability, delivery, merchantability of the goods and services purchased during the Offer or through Discount availed/ Cashback received and shall not entertain any dispute regarding the same. Terms and conditions specified by the respective third-party seller/service provider are applicable. Any dispute about the same must be resolved directly with seller of goods and services and DBS is not liable for any defect in the quality of the goods/ deficiency in the services.

- Participation in the Offer is voluntary and by participating in the Offer, you are deemed to have read, understood and accepted these Terms and Conditions.



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- DBS Bank reserves the right to disqualify any Customer from the benefits of this Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer terms and conditions or otherwise by use of the Credit Card.
- This Offer will be governed by the laws of India and shall be subject to the jurisdiction of courts in Mumbai.
- These terms and conditions are not in derogation of Credit Card terms and conditions.
- All Customer queries/dispute/grievances on the Offer should be raised during the Offer Period or within 120 days of expiry of the Offer Period by contacting us at 1800 209 4555 for Vantage Card & 1860 267 6789 for Spark & Bajaj Finserv DBS Bank SuperCard. For any disputes, the Customer may be required to furnish documents as may be required by the Bank/Merchant, for the case to be taken for further investigation.
- The Offer is subject to applicable laws and regulatory guidelines/ regulations and as per DBS Bank's extant guidelines from time to time.
- The Offer is not available wherever prohibited and/ or on products/ services for which such programs cannot be offered for any reason whatsoever.