

## Detailed Terms & Conditions

<p><b>“Offer”</b></p>	<ul style="list-style-type: none"> <li>• 5% unlimited Instant Discount on <b>AC, TV Panels, Washing Machine, Microwave by using DBS Bank Credit Card.</b></li> <li>• 5% unlimited Instant Discount up to Rs. 3,000/- on <b>Laptops by using DBS Bank Credit Card.</b></li> <li>• 5% unlimited Instant Discount up to Rs. 1,000/- on <b>Mobiles by using DBS Bank Credit Card.</b></li> </ul>
<p><b>”Offer Period”</b></p>	<p>From 9<sup>th</sup> Aug'24 to 15<sup>th</sup> Aug'24</p>
<p><b>Steps to redeem</b></p>	<ul style="list-style-type: none"> <li>• Croma in store purchase on Pine Labs terminals by using DBS Bank Credit Cards.</li> </ul>
<p><b>Offer Terms &amp; Conditions</b></p>	<ul style="list-style-type: none"> <li>• Offer is applicable during the Offer Period.</li> <li>• Applicable once per card.</li> <li>• Offer NOT applicable in case Brand offer is applicable.</li> <li>• Croma reserves to right to increase / decrease / exclude the Instant Cash Back discount (customer gratification) on specific Brands, Categories, &amp; SKU's level during the tactical campaign days in order to control the Cash Burn both for Croma &amp; Issuer bank.</li> <li>• There is NO upper cap on the projected campaign Cash Back burn / spends / ICB discount offered to the customers for the above said Tactical Campaign period from the Issuer bank.</li> <li>• Bank CB offers are NOT valid in TRIBE (Apple) stores.</li> <li>• The tentative contribution shared above with yourself is proportional to the planned tactical campaign days. In case of decrease in the contribution from the issuer bank, IRL reserves the right to reduce the tactical campaign days planned with the issuer bank. Likewise all the marketing elements shall be propagated in Offline Stores as per the issuer bank participating days.</li> </ul>
<p><b>General Terms &amp; Conditions</b></p>	<ul style="list-style-type: none"> <li>• This Offer is brought to you by DBS Bank India Limited (“DBS”/ “DBS Bank”)</li> <li>• In all matters relating to the Offer, including but not limited to the eligibility of a Customer, the decision of DBS Bank shall be final and binding in all respects.</li> <li>• 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.</li> <li>• The Offer is non-transferable, non-negotiable and cannot be exchanged or redeemed for cash or kind.</li> <li>• DBS Bank shall not be liable for any loss or damage arising due to force majeure event.</li> </ul>

	<ul style="list-style-type: none"><li>• In the event of any misuse, fraud or abuse of the Offer by the Customer, DBS Bank reserves the right to deny the offer.</li><li>• In no event the entire liability of DBS Bank under this Offer shall exceed the amount of instant discount under this Offer.</li><li>• In the event of any inconsistency between the Terms &amp; Conditions and any advertising, promotional publicity and other materials relating to or in connection with this Offer, these Terms and Conditions shall prevail.</li><li>• Tax liability arising from the Offer, if any, will be solely borne by the customer.</li><li>• 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.</li><li>• 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 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. DBS is not an agent of any customer or vice versa.</li><li>• 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.</li><li>• 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.</li><li>• This Offer will be governed by the laws of India and shall be subject to the jurisdiction of courts in Mumbai.</li><li>• These terms and conditions are not in derogation of Credit Card terms and conditions.</li><li>• All customer queries/dispute on the Offer should be raised during the Offer Period or within 30 days of expiry of the Offer Period. 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.</li><li>• The Offer is subject to applicable laws and regulatory guidelines/ regulations and as per DBS Bank's extant guidelines from time to time.</li></ul>
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