

### Terms & Conditions

1. This marketing program ("Program") is from SBI Card & Payment Services Private Ltd. under an arrangement with OPPO Mobiles India Private Limited, ("Merchant") and is open to all residents of India holding a valid and current SBI Credit Card ("Cardholder") and to whom a communication is sent either by SBICPSL or Merchant.
2. The Validity of the Program ("Term") is on 25<sup>th</sup> May 2018 , unless extended by SBICPSL & Merchant.
3. Under this program:
  - Cardholder can avail **cashback of 5%** on "realme1" Smartphones model on Amazon.in only using SBI Credit card, during the term.
  - Min. EMI transaction of Rs. 8500.
  - Offer will only be valid for first transaction on SBI Credit Card, Offer is valid only once.
  - **Cashback ONLY applicable on EMI transactions.** 14% Rate of interest applicable on monthly reducing balance on 3,6,9 & 12month EMI transactions.
4. This Program is not applicable on SBI Corporate Card issued by SBICPSL.
5. Cashback will be credited to the card account by **25 Jul 2018**.
6. Any query/dispute regarding the Cashback will be entertained till **25 Jun 2018**. Post such date; SBICPSL will not entertain any correspondence or communication regarding this Programme from any cardholder.
7. SBICPSL along with its direct affiliate(s)/merchants is alone responsible for resolving all disputes and differences in relation to SBI Credit Cards without reference to State Bank of India and its associate Banks
8. SBICPSL do not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability to Merchant.
9. The Exclusive offers/discounts under these Programs cannot be clubbed with any other offer or discount extended by the participating brands as part of any other arrangement.
10. Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. SBICPSL shall under no circumstances be responsible towards the same.
11. Offer is subject to availability of products and available at the sole discretion of OPPO Mobiles India Private Limited.
12. Products offered under this program are subject to availability from the respective participating outlets of Merchant and accordingly SBICPSL in no circumstances shall be liable for non-availability of any of the products.
13. Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by SBICPSL or by Merchant
14. All government Levies like GST , Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
15. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by SBICPSL for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be New Delhi for SBICPSL and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against SBICPSL.
16. Cardholders are not bound in anyway to participate in the Programs. Any such participation is voluntary and the same is being made purely on a "best effort basis".
17. SBICPSL reserves the right to modify or change any of the terms and conditions applicable to this Program at any time with/without prior notice to the cardholders.
18. Note: OPPO Mobiles India Private Limited is a participating company as per the commercial between SBICPSL and OPPO Mobiles India Private Limited