



### **Activation Offer: Terms & Conditions**

1. This activation offer (“Offer”) is from IDFC FIRST Bank (“Bank”). It is open to all residents of India holding a valid and current IDFC FIRST Bank Visa Signature Debit Card (“Cardholder”) and to whom a communication is sent by Bank.
2. The validity of the Offer is as decided by the Bank from time to time.
3. Under this Offer, Cardholder will get 10% cash back, up to maximum of Rs. 250 on the first debit card usage over Rs. 1000 at a merchant or for e-Commerce within 30 days of receipt of the debit card.
4. This cash back is not applicable on transactions made on [www.bookmyshow.com](http://www.bookmyshow.com)
5. Cash back amount will be directly credited to the customer's primary account linked to the Debit Card within 10 days of the eligible activation of the Card.
6. Only successful un-reversed transactions are eligible for this offer.
7. The Bank’s decision with respect to eligibility is final and binding.
8. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be appointed by Bank 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 at Mumbai for Bank and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against Bank.
9. Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on a “best effort basis”.
10. Bank 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.