



Terms & Conditions First Purchase Offer

1. This “Offer” is brought to you by IDFC FIRST Bank (“Bank”). It is open to all residents of India holding a valid and eligible IDFC FIRST Bank Visa Signature Debit Card (“Cardholder”) and to whom a communication is sent by Bank.
2. **Offer:** IDFC FIRST Bank Visa Signature Cardholder is eligible for cashback of 10% on first transaction, up to a maximum of Rs. 250, if the minimum amount spent is Rs 1000 at any merchant outlet or online site.
3. **Validity:** This is an on-going one time offer per card which can be availed within 30 days of card issuance. This Offer is not applicable on transactions made on www.bookmyshow.com
4. **Cashback Credit:** the eligible cashback amount will be directly credited to the customer's primary account linked to the Debit Card by 15th of next month (i.e if the transaction was made in January, eligible cashback shall be credited on 15th February). In case, 15th of the month is a holiday, the same shall be credited by next working day.
5. This Offer is applicable for only successful and un-reversed transactions of Rs 1000 or more.
6. The Bank’s decision with respect to eligibility is final and binding.
7. 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.
8. 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”.
9. 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.