

LG Campaigns for J&K Bank Credit Card

A. Definitions

- "Card" shall mean J&K Bank Credit Card issued Bank that is valid and subsisting during the Offer.
- "Cardholder/s" shall mean such customer/s to whom a Card has been issued and who is authorized to hold the card.
- "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled by the merchant prior to settlement with J&K Bank.
- "Partner" shall mean LG with whom the bank is running this offer.

B. Offer Details as below

Normal cash back	Multi Brand Outlet		Brand Showroom	
	Cash back %	Max amount	Cash back %	Max amount
Select TV	5.00%	500	5.00%	500
		1,000		1,000
		2,000		2,000
		2,500		2,500
		3,500		3,500
		5,000		5,000
		7,500		7,500
AC		2,000	7.50%	2,500
Air Purifier		2,500		3,000
Audio Video System				
Dish Washer		3,000		3,500
Micro-Wave		1,000		1,250
Refrigerator		500		750
Washing Machine		2,000		2,000
Water Purifier		2,500		2,500

Special Cash back	Multi Brand Outlet		Brand Showroom	
	Cash back %	Max amount	Cash back %	Max amount
Select TV	10.00%	1,500	10.00%	1,500
		2,000		2,000
		3,500		3,500
				4,000
		5,000		5,000
		6,000		6,000
		7,500		7,500
		9,000		9,000
		10,000		10,000
		12,500		12,500
		15,000		15,000
		20,000		20,000
Select AC	3,500		3,500	
			4,000	
Select Washing Machine	3,000		3,000	
Select Water Purifier	4,000	12.50%	4,000	
Dish Washer	6,500		7,000	
Select Micro Wave	3,000		3,500	
	1,000		1,500	
Select Refrigerator	12.50%	3,500	15.00%	4,000
	15.00%	7,000	17.50%	8,000
		8,000		9,000
		15,000		17,000
		17,500		17,500
	Washing Machine Select Water Purifier	5,000		6,000
Select Micro Wave	6,000	22.50%	6,500	
Select Washing Machine	7,000		8,000	
Select Refrigerator	18,000		20,000	
	20,000		25,000	
			22,000	
	25,000		30,000	
	45,000	50,000		
Select TV - OLED	26.00%	26,000	26.00%	26,000

Select AV Fixed cash back	1,500	1,500
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These offers are subject to change from time to time.

C. Offer terms and conditions

- Offer applicable on Credit Card EMI transactions only.
- Validity:- Upto Dec 2025.
- Offer is valid only on select LG stores having Pine Labs or Paytm POS/EDC terminals
- Offer can be availed on maximum 3 transactions/per card during the offer period across select LG Brand Store / Multi Brand store.
- LG can make changes to cash back capping on any product based on business requirements.
- Instant discount will be provided at the time of transaction only if the customer is eligible for the discount. The customer cannot claim any cash back from the Bank if not provided by the LG store at the time of transaction. Any Cashback if specified for the product will be credited within 90 days from the date of transaction.
- LG Electronics India Private Ltd. & J&K Bank Ltd. retains the right to change or discontinue the Offer at any time during the Offer Period.
- The decision of LG Electronics India private Ltd & J&K Bank ltd. will be final and binding and any correspondence in this regard will not be entertained.

D. Standard Terms and Conditions

- The participation in the Offer is entirely voluntary and it is understood, that the participation by the Cardholder/s in the Offer shall be deemed to have been made on a voluntary basis.
- These Terms and Conditions (Offer Terms) shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Credit/Debit Cards issued by the J&K Bank to the Cardholder. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Conditions. In case of conflict, between the Offer Terms and primary terms and conditions, for limited purpose of offer, Offer Terms shall prevail.
- The Offer shall be available for the period specified herein and the Cardholder/participant shall have no right to seek any extension of such offer and the Bank can at its sole discretion without any prior notice and liability to any J&K Bank Cardholder revoke the same. The Participant shall at his sole risk and responsibility participate in the offer.
- In case there are multiple items in a purchase order, the item-wise discount may vary.
- In the event the order is returned/cancelled by the Cardholder for any reason whatsoever, and subsequently the order / purchase transaction value falls below the eligible transaction amount, the order will not qualify for this Offer and the participation of the Cardholder will be deemed withdrawn.
- If Instant Discount is availed on any purchase, and the transaction is subsequently cancelled, the refund amount of such orders will be post adjusting the instant discount amount availed on the purchase.

- Bank reserves the right, at any time, without prior notice, without liability, and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these Offer Terms or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not. J&K Bank reserves the right to disqualify any merchant or Cardholder/s from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- Nothing contained herein amounts to a commitment by Partner or the Bank to conduct further, similar or other offers.
- The above Offer is by way of a special offer and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.
- Delinquent and over-limit Bank's credit Card members will not qualify for this Offer.
- By participating in this Offer, every Cardholder expressly agrees that Bank or any of its affiliates will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with this Offer, including but not limited to that associated with his/her use or delivery or misuse of any product purchased on Partner.
- These Offer Terms are governed by the laws of India and the courts at Srinagar will have exclusive jurisdiction over any matters/disputes arising out of or in relation to these Offer Terms.
- Any person availing this Offer shall be deemed to have accepted these Offer Terms.
- Some products might not be eligible for the offer. Cardholder is required to check the product details for offer eligibility and the Bank shall have no liability of whatsoever nature with respect to this aspect of the product list offered by the Partner.
- J&K Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by the merchant. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of the third party. Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the merchant directly without any reference to J&K Bank.
- Images used in all the communications pertaining to the Offer are for representation purpose only.
- J&K Bank Card Terms and Conditions <https://www.jkbank.com/transactions/services/debitCards.php> and <https://www.jkbank.com/transactions/services/creditCard.php> will be applicable for transactions made through the Banks Cards.
- If the Cardholder/s ceases to be Cardholder/s at any time during the subsistence of the Offer, all the benefits under the Offer shall lapse and shall not be available to the Cardholder/s.
- In all matters relating to the Offer, the decision of J&K Bank & Partner shall be final and binding in all respects on the cardholder.
- J&K Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card holder/s under the offer.

- J&K Bank reserves the right to disqualify any merchant or Cardholder/s from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholder/s and J&K Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- Bank only facilitates the discount and shall not be responsible for any issue related to services of Partner.
- This offer shall also be governed by the terms and conditions of Partner for availing
- The Offer is not available wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.
- The offer shall be subject to all the terms and conditions of Partner who provide this offer to the customer on behalf of Partner and Bank.