

Swipe, Celebrate, Save - JK Bank Credit Card Festive Bonanza

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.
- The offer shall be available on the purchases made through J&K Bank credit card on POS terminals only.
- J&K Bank POS merchant means the merchants using POS terminals of J&K bank.
- Other POS merchant means the merchants using POS terminals of any other bank or service provider/ TSP.

B. Offer Construct is as below:

- 10 % cashback on our Credit Card transactions made on JK bank POS terminals subject to a max of ₹500.
- 5 % cashback on our Credit Card transactions made on other bank POS terminals subject to a max of ₹250.
- Zero EMI processing fee during offer period.
- The offer is valid on min transaction value of ₹2500.

C. Offer terms and conditions

- Offer applicable on J&K Bank Credit Card transactions only.
- Offer is applicable once per customer per card during the offer period.
- Validity:- upto 7th November 2025.
- Offer is valid only on POS terminals.
- The cash back shall be credited to the credit card account of the customer within 30 days from the date of completion of offer.

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.
- J&K Bank Card Terms and Conditions <https://jkb.bank.in/transactions/services/indexcards.php> shall be applicable for transactions made through the Banks Cards.
- 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.
- 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 Cardholder/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.