

Terms and Conditions for Visa Reactivation Campaign

1. Introduction: This document outlines the terms and conditions ("**Terms**") of the Visa Worldwide Pte. Ltd.'s ("**Visa**") campaign (the "**Campaign**") to re-activate Visa Consumer Credit Cards ("**Card**"). The Campaign is offered by Visa to holders ("**Cardholder**", "**you**", "**your**") of a valid and current Card ("**Eligible Card**") issued by a licensed issuer in India as listed in Appendix 1 hereto ("**Issuer**"). For avoidance of doubt, no Visa debit, prepaid, commercial, business or forex card shall fall within the definition of Eligible Cards or be eligible for any benefits under the Campaign. The Campaign is valid until stocks last.
2. Eligible Transaction: Any purchase transaction undertaken through an Eligible Card at any of the offline or online merchant establishments ("**Merchant**") (which may also include an "on-us transaction" staged on VisaNet by the Issuer of the Eligible Card), shall be an Eligible Transaction ("**Eligible Transaction**"). For the purpose of these Terms, 'on us transaction' shall mean a purchase transaction undertaken through an Eligible Card at any of the Merchants establishments and where the Card Issuer is also a Merchant acquirer.
3. Eligibility: To participate in the Campaign, you must:
 - o be a Cardholder with an Eligible Card issued by the Issuer; and
 - o be classified as an "Inactive Cardholder" (i.e. a Cardholder of an Eligible Card which has at least one Eligible Transaction between April 01, 2023 to January 31, 2024; but has no Eligible Transaction between February 01, 2024 to July 31, 2024)
4. Product return: Any product return, refund, or cancellation of the order for any reason will disqualify the Eligible Transaction from the Campaign. If an order is partially cancelled or returned, the Cardholder will qualify for the Campaign only for the items that were not cancelled or returned, to the extent such transaction for the items not cancelled or returned continues to fulfil the conditions contemplated in these Terms.
5. Campaign Period: The Campaign will run from August 12, 2024 to November 12, 2024 , with both start and end dates included in the Campaign Period.
6. Vouchers: The Vouchers (defined later) for the Campaign are as follows:
 - o 3 month Amazon Prime Voucher, upon eligible participant completing the Eligible Transaction(s) of aggregate amount of at least ₹2000, through an Eligible Card during the Campaign Period. Each date of last Eligible Transaction that makes the Cardholder eligible for the Amazon Prime Voucher "**Eligible Transaction Date**". Each Amazon Prime Voucher mentioned above, "**Voucher**".
 - o The Cardholder notes that Voucher can be earned only once during the Campaign Period on an Eligible Card.
 - o Vouchers are non-transferable, non-exchangeable, and non-refundable. No cash alternatives or substitutes to the Vouchers will be provided.
7. Redemption of Vouchers:
 - o More details about the Campaign are available at <https://www.visa.co.in/pay-with-visa/card-reactivation-terms.html> ("**Website**").
 - o Eligible Cardholders can claim their Vouchers by clicking on the Website, where they will have the option to "Claim" the Voucher by entering the card number and other details to claim such applicable Voucher.
 - o The Voucher can only be claimed after 15 days from the Eligible Transaction Date, however, no later than 90 days from the aforesaid date. The Voucher details (i.e. the 13 digit numeric

code) will be available to the Cardholder on the Website upon claiming of such Voucher. Additionally, Visa may deliver the said details to the Cardholder via SMS.

- Once claimed and having generated the aforesaid 13 digit numeric code, Vouchers must be redeemed on Amazon India website or mobile application (“**Platform**”) within 90 days thereof, else the Voucher will expire. Expired Vouchers cannot be replaced.
- Visa, Issuers and Merchants will not be responsible for any delay, loss, or damage in the delivery of the Vouchers..

8. General terms and conditions: By participating in the Campaign, you agree to/that:

- abide by these Terms and the decision of Visa with respect to the Campaign.
- release and indemnify Visa, Issuers and Merchants from any liability, claim, loss, damage, cost, or expense arising from or in connection with the Campaign or the Vouchers.
- understand that participation in the Campaign is voluntary and not binding in any manner.
- accept that Visa reserves the right to modify, suspend, cancel, or terminate the Campaign and these Terms or any part of it without prior notice or reason.
- accept that Visa has the sole and final discretion to determine the winners and the Vouchers, and that their decisions are final and binding.
- all taxes, fees, and surcharges on Vouchers are the sole responsibility of the Cardholder.
- Visa reserves the right to disqualify any participant who tampers with the entry process or submits an entry not in accordance with these Terms or in any manners subvert or tries to subvert the objective of this Campaign.
- Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
- once awarded, the Voucher shall not be resold or commercially traded in any manner, directly or indirectly.
- comply with the terms and conditions applicable to the issue and use of the Vouchers as decided by the Amazon and as available to the Cardholder on their Platform or terms and conditions of such other applicable voucher provider.
- Visa may, in its sole discretion, provide an alternate voucher or such other benefit of equal amount.
- nothing herein amounts to a commitment by Visa, Issuers or Merchants to conduct further similar or other Campaigns.
- this Campaign is void where prohibited by law.

9. Limitations of Liability:

- Visa, Issuers and Merchants are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Campaign.
- Visa, Issuers and Merchants assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries.
- Visa, Issuers and Merchants are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet or at any website or combination thereof, including injury or damage to participants or to any other person’s computer related to or resulting from participating or downloading materials in the Campaign.

10. Personal Data:

- By participating in the Campaign, you acknowledge and agree that Visa, and service providers acting on Visa's behalf, may collect, use, process and share your personal information for the purpose of administering and managing the Campaign ("**Personal Data**"). The Personal Data may include amongst other things name and contact information, or special requirements for arranging the prize. For more information on how Visa collects and protects your personal information, please review our Global Privacy Notice (<https://www.visa.co.in/legal/global-privacy-notice.html>).
 - Where you wish to exercise any of your privacy choices under relevant laws, please contact us at Visa Privacy Centre (<https://www.visa.co.in/legal/privacy-policy.html>).
11. Intellectual Property: By participating in the Campaign, you acknowledge that any intellectual property rights in the Campaign and any materials used in connection with the Campaign are owned by Visa, and you do not have any rights in such materials other than the right to use them in accordance with these Terms.
12. Governing Law:
- These Terms are governed by the laws of India and any dispute arising out of or in connection with them will be subject to the exclusive jurisdiction of the courts at New Delhi, India.
13. Entire Agreement:
- These Terms constitute the entire agreement between each participant and Visa with respect to the Campaign and supersede all prior or other arrangements, understandings, negotiations, and discussions, whether oral or written.
 - No waiver of any of the provisions of these Terms shall be deemed or shall constitute a waiver of any other provisions.

Please read these Terms carefully. If you do not agree to these Terms, please do not participate in the Campaign. Participation in the Campaign signifies your agreement to these Terms. You will be prompted to accept the Terms on the Website.

For any queries or concerns, please reach out to the customer service team at Razorpay at activation-offer@razorpay.com. Please note that Visa, Issuers and Merchants are not responsible for customer service related to this Campaign. For avoidance of doubt, the sole responsibility of the customer services shall be of Razorpay.

Appendix 1

Issuers
ICICI BANK LTD
AXIS BANK LIMITED
HDFC BANK LIMITED
INDUSIND BANK LIMITED
IDFC FIRST BANK LIMITED
RBL BANK LIMITED
THE FEDERAL BANK LTD
AU SMALL FINANCE BANK LIMITED
BOBCARD LIMITED
THE SOUTH INDIAN BANK LTD
STANDARD CHARTERED BANK
YES BANK LTD
DBS BANK INDIA LTD
SBM BANK (INDIA) LIMITED
THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED
CANARA BANK
UNION BANK OF INDIA
PUNJAB NATIONAL BANK
CITY UNION BANK LTD
INDIAN BANK
IDBI BANK LTD.
INDIAN OVERSEAS BANK
BANK OF MAHARASHTRA
BANK OF INDIA
DHANLAXMI BANK LIMITED
JAMMU AND KASHMIR BANK LIMITED
THE KARUR VYSYA BANK LTD
TAMILNAD MERCANTILE BANK LIMITED