

BOBCARD INSTANT DISCOUNT OFFER TERMS AND CONDITIONS

1. OVERVIEW:

The 10% Instant Discount Offer (“Offer”) is a promotional offer administered and offered by Bank of Baroda (“BOB”) in partnership with Reliance Retail Limited (“AJIO”) on www.Ajio.com (“AJIO Website”) and on AJIO mobile application (“AJIO Mobile App”) (collectively referred to as “AJIO Platform”) on purchase of specified products displayed on the Platform (“Specified Products”) using Card of Bank of Baroda (“BOB holders”).

2. OFFER TERM/ PERIOD:

Unless terminated earlier as provided under the Agreement, this Offer shall commence starting from 15th October 2024 at [00:00:00 Hrs.] (“Offer Start Date”) and continue until 4th November 2024 at [23:59:00 Hrs.] (“Offer End Date”) or such other date and/or time as may be determined by AJIO at its sole discretion. The period starting from Offer Start Date until Offer end Date shall be referred to as Offer Term/ Period.

3. ELIGIBILITY

- This Offer is open to all individual legal residents of the Republic of India aged 18 or above (“Resident Individual”) on the Offer Start Date.
- Each Resident Individual who is **Bank Of Baroda holder** and is AJIO customer with a valid phone number and e-mail address (“User”).

4. OFFER DETAILS:

1. 10% Instant Discount Offer will be applicable on eligible Bank of Baroda (“BOB”) Debit Cardholders only.
2. Flat 10% Instant Discount Offer will be available to Bank of Baroda (“BOB”) Debit Cardholders holders on usage of BOB Debit Card for purchase of Specified Products on the Platform on minimum order value of Rs.3,500/- (“Minimum Order Value”) and up-to a maximum discount capped at Rs. 1,000 (“Maximum Discount Value”).
3. Minimum Order Value for determining eligible transactions shall not be subjected to partial return or partial cancellations during reconciliation process for billing purpose to BOB Debit Card.
4. Subject to the terms contained herein, the Offer can be availed multiple times per eligible BOB Debit Card during the Offer Term but the total Maximum Discount Value per BOB Debit Card will be capped Rs. 1000 and each transaction with the BOB Debit Card has to meet the Minimum Order Value and above.
5. In case of order cancellations/returns where this Offer was availed, the value of discount availed on such cancelled/returned orders will not be available to be availed again on other transactions during the Offer period.
6. The User shall be eligible to avail the Offer only if the User fulfils the below conditions:
 - a. User makes payment for purchase of the Specified Products using selected BOB Debit Card, as may be determined by AJIO and/or Bank of Baroda from time to time; and
 - b. The total value of a single order for purchase of Specified Products on the AJIO Platform is equal to or greater than Rs. 3,500, after taking into account all applicable discounts, if any.
 - c. Upon purchasing Specified Products in accordance with the above, eligible User shall receive an instant discount of flat 10%, subject to a maximum of Rs. 1000 on making payment using eligible BOB Debit Card.
 - d. For clarity, the maximum instant discount that can be availed under this Instant Discount Offer is Rs. 1000 per eligible BOB Debit Card.

- e. This Offer is not applicable on H&M branded products. H&M branded products are excluded from this offer.
 - f. Offer on selected BINS of BOB Debit Cards.
7. The Instant Discount Offer cannot be combined with any other promotion offered by AJIO and/or Bank of Baroda on AJIO Platform.

8. MISCELLANEOUS:

1. If the User who has availed the Instant Discount Offer, return all or part of the Specified Products purchased by them on the Platform, such that the value of their order falls below Rs. 3,500.00, they will not be eligible for return of purchased Specified Products. All products returned by the User shall be entertained solely as per AJIO's prevailing product return policy.
2. The Offer shall also be subject to AJIO Platform terms and conditions including but not limited to Platform Terms and Conditions, Fees & Payments, Cancellations, Returns and Refunds, etc. and such additional terms and conditions as the Reliance may notify from time to time.
3. The Offer shall also be subject to such additional terms and conditions as AJIO may notify from time to time.
4. If User faces any issue(s) while availing the Instant Discount Offer, the User may contact BANK OF BARODA Debit Card at toll free number [18005700], and/or AJIO at [<https://www.ajio.com/selfcare>].
5. AJIO and/or Bank of Baroda reserves the right to disqualify any transaction or extend, cancel, discontinue, prematurely withdraw, change, alter or modify this Instant Discount Offer or any part thereof including the eligibility criteria and other pertinent terms and conditions at their sole discretion at any time as may be required including in view of business exigencies and/or changes by a regulatory authority and/or statutory changes and/or any reasons beyond their control and the same shall be binding on the User without any prior notice to the User.
6. Participation to this Instant Discount Offer is purely voluntary.
7. This Instant Discount Offer is for a limited period and can be withdrawn by AJIO at any point of time, including after it has been announced and the same shall be binding on the User without any prior notice to the User.
8. Bank of Baroda and/or AJIO do not assume any liability whatsoever arising out of this Instant Discount Offer. Maximum liability of AJIO is limited only to the value of the minimum billing amount of the Instant Discount Offer.
9. Instant Discount Offer is subject to discontinuation or revocation in cases of fraudulent/ suspicious transaction or if there are any technical glitches or force majeure conditions as determined solely by AJIO and may disqualify any User from getting the benefits of this Instant Discount Offer.
10. Bank of Baroda and/or AJIO will not be liable for any loss (including, without limitation, direct, indirect, special or consequential loss or loss of profits) expense or damage which is suffered or sustained in connection with this Instant Discount Offer including any loss incurred as a result of any delay and/or failure to perform any obligation to the Users that is caused by:
 - a. technical problems of any kind which may limit or prevent any person's participation in this Instant Discount Offer;
 - b. any loss or damage arising from or in connection with the allocation or enjoyment of discount;
 - c. any other events beyond AJIO's control that may cause the promotion to be disrupted or corrupted or may lead to loss of, or damage to, the User.

11. AJIO (including employees, directors) shall not be liable or held responsible for any inactivated BOB Debit Card or any lack or lapse in any communication on account of failure or delay by any of the internet, telecom, SMS and emails service providers.
12. User hereby agrees to indemnify and keep AJIO harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings that may be suffered by AJIO as a consequence of (i) violation of the terms and conditions by the User; (ii) violation of applicable laws; (iii) any action or inaction resulting in willful misconduct or negligence on the User's part.
13. User agrees that, these terms shall be governed by and construed in accordance with the laws of India and courts at Mumbai, Maharashtra shall have exclusive jurisdiction to decide over any controversy arising out of this Instant Discount Offer.
14. In case of returns & cancellations of the orders on which the said Instant Discount Offer have been availed using the selected BOB Debit Card, the Instant Discount Offer will not be applicable again while making a purchase on AJIO with the same cards used before for availing the Offer during the Term of the Offer.