



Terms and Conditions

1. **Campaign Validity:** The campaign is valid from **27th March 2026 to 31st March 2026** ("Offer Period") for Unity Bank ("Bank") BharatPe Co-Branded Credit Cardholders who have received official communication from the Bank regarding this offer.
2. **Eligibility Criteria:** Only customers who have been individually communicated the offer and corresponding **Milestone Spend Requirements** by the Bank shall be eligible to participate.
3. **Eligible Transactions:** Retail transactions performed through **POS, E-commerce, NFC, UPI, and mobile commerce platforms** during the Offer Period will be considered. Transactions such as Jewellery, Gambling, Lottery, reversals and refunds are **excluded**. The transaction date as recorded in the Bank's systems shall be final for determining eligibility.
4. **Reward Structure:** The Cardholder shall be given **Milestone** during the campaign period:
 - **Milestone:** Upon meeting the Milestone spend requirement, the customer will receive an **Amazon Voucher, as communicated**.

The voucher rewards are **over and above** the standard reward points that the customer earns on eligible transactions as per the existing product features.
5. **Reward Fulfilment:** Amazon Vouchers will be issued to eligible customers within **30 working days** after the campaign end date. Vouchers will be provided only on **net eligible retail spends**.
6. **Reward Conditions:**
 - The Offer is non-negotiable, non-transferrable and non-cashable and cannot be exchanged for cash or cheque or any form of credit.
 - The usage of Amazon shopping vouchers shall be governed by the **Terms of Use** specified by **Amazon India** from time to time.
 - Reversed, cancelled or refunded transactions will not be counted towards Milestone achievement.
 - Any tax liability arising out of voucher usage shall be borne solely by the cardholder.
7. **Account Status:** Only accounts that are **active, in good standing, and not delinquent or blocked** at the time of voucher issuance will be eligible for rewards.
8. **Fraudulent Activity:** If a customer is found engaging in fraudulent, suspicious, or abusive transaction behaviour, the Bank reserves the right to **withhold, reverse, or cancel** any voucher eligibility and disqualify the customer from the campaign.
9. **Participation:** Participation in this campaign is voluntary and shall be deemed as acceptance of these Terms & Conditions.

- 10. Bank's Rights:** The Bank reserves the right to **modify, withdraw, or extend** the campaign without prior notice and may disqualify any participant at its sole discretion for misuse or breach of these Terms & Conditions.
- 11. Force Majeure:** The Bank shall not be liable for any delay, failure, or non-fulfilment of rewards due to circumstances beyond its control including, but not limited to, natural calamities, system failures, strikes, or regulatory actions.
- 12. Exclusion of Liability:** The Bank shall not be liable for:
- Technical or system errors, merchant failures, or payment gateway issues
 - Delays in transaction posting
 - Disputes between the customer and merchant
- 13. Overlapping Offers:** Unless specifically stated, spends under this campaign **cannot be clubbed** with any other offer, promotion, or campaign run by the Bank.
- 14. Right to Audit:** The Bank reserves the right to audit transactions to verify eligibility and ensure compliance with campaign rules.
- 15. Communication Disclaimer**
The Bank shall not be responsible for non-receipt of campaign communication due to incorrect, outdated, or incomplete contact details provided by the cardholder.
Any communication **(SMS/Email/WhatsApp/RCS)** sent to the registered contact information shall be deemed **delivered** once sent.
- 16. Regulatory Compliance:** The Bank ensures fair treatment, data privacy, and grievance redressal as per applicable regulatory norms.
By participating, customers consent to the use of their transaction data for campaign evaluation and fulfilment.
- 17. Severability & No Waiver:** If any clause of these Terms & Conditions is deemed invalid, the remaining clauses shall continue in full force.
Failure by the Bank to enforce any clause shall not constitute a waiver of its rights.
- 18. Dispute Resolution:** Any dispute related to this campaign must be raised within **45 days** from the campaign end date. All disputes shall be subject to the exclusive jurisdiction of the **courts at Mumbai**.