



Terms & Conditions

- 1. Campaign Validity:** The campaign is valid from **1st 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 **two Milestones** during the campaign period:
 - Customers who meet **Milestone 1** spend requirement during the Offer Period will earn **4 Zillion Coins for every INR 100 spent** on their eligible spends (exclusive of standard reward points).
 - Customers who meet **Milestone 2** spend requirement during the Offer Period will earn an additional **4 Zillion Coins for every INR 100 spent** making it a **total of 8 Zillion Coins** on eligible spends (exclusive of standard reward points).
- 5. Reward Fulfilment:** All reward points will be credited to eligible customers within **30 working days** after the campaign end date. It will be calculated on **net eligible retail spends** only.
- 6. Reward Conditions:** Reward points **are non-transferable, non-encashable**, and subject to the Bank’s standard rewards redemption policy. Reversed or cancelled transactions will not be considered. Any tax liability arising out of reward redemption 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 reward credit will be eligible to receive reward points.
- 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 adjust** any reward points awarded under this campaign and disqualify the customer.
- 9. Participation:** Participation in the 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 to disqualify any participant at its sole discretion. The Bank also reserves the right to disqualify any participant in case of misuse or breach of these Terms & Conditions.

- 11. Force Majeure:** The Bank shall not be liable for 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 explicitly stated, spends counted under this campaign **cannot be combined** with any other ongoing 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 customer 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** in line with regulatory norms. By participating, customers consent to the usage of their transaction data for offer evaluation and fulfilment.
- 17. Severability & No Waiver:** If any clause of these Terms & Conditions is deemed invalid, the remaining provisions shall remain in force. Failure by the Bank to enforce any term does 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.**