



## Terms & Conditions

- Campaign Validity:** The campaign is valid from **7<sup>th</sup> January 2026 to 31<sup>st</sup> March 2026** for Unity Bank BharatPe Credit Card (“Card”) holders who have received official communication regarding this offer.
- Eligibility Criteria:**

Customers who have **not performed any Unity Bank BharatPe Credit Card UPI transactions between 1<sup>st</sup> January 2025 and 31<sup>st</sup> December 2025** are eligible for this campaign.

  - Existing Unity Bank BharatPe Credit Cards not yet linked to UPI are eligible.
  - New cards issued during campaign period are eligible.
- Offer Construct:** the current offer shall be eligible for cardholders who:
  - Link their Unity Bank BharatPe Credit Card on any UPI application; and
  - Complete **two (2) qualifying UPI transactions (not consecutive)** of ₹250 or above within the campaign period shall receive a **flat cashback of ₹250 per eligible card**.
  - Cashback will be awarded only once per card.
  - Reversed, cancelled, fraudulent or disputed transactions will not be considered.
- Cashback Fulfilment:** Cashback will be credited within **a maximum of 60 days** from the transaction date.
- Reward Conditions:** Cashback is **non-transferable, non-encashable**, and subject to the Bank’s settlement processes and the Bank’s sole discretion. Only successful, posted transactions as per Bank and/or NPCI records will be valid.
- Account Status:** Only credit card accounts that are **active, in good standing, and not delinquent, blocked, or suspended** at the time of cashback posting will be eligible.
- Fraudulent Activity:** Any cardholder suspected of engaging in **fraudulent, abusive, or suspicious activity** affecting campaign eligibility may be disqualified. The Bank and/or NPCI may withhold, reverse, or adjust cashback at their sole discretion.
- Participation:** Participation in this campaign is **voluntary** and deemed acceptance of all Terms & Conditions.
- Bank/NPCI Rights:** The Bank and NPCI reserve the complete right to **modify, withdraw, or extend** the campaign without prior notice and to disqualify any participant found in breach of these Terms & Conditions.
- Force Majeure:** The Bank/NPCI shall not be liable for delays or non-fulfilment caused by events beyond reasonable control, including but not limited to system failures, outages, regulatory restrictions, natural disasters, or third-party issues.
- Exclusion of Liability:** The Bank/NPCI shall not be responsible for:
  - technical/system errors
  - UPI app failures or merchant system issues
  - delays in transaction posting; or
  - disputes between the cardholder and merchant/UPI app

12. **Right to Audit:** The Bank/NPCI reserves the right to audit and verify transactions to confirm eligibility.
13. **Communication Disclaimer:** The Bank shall not be liable for non-receipt of communication due to incorrect or incomplete contact details. Communication sent to the registered details shall be considered delivered.
14. **Regulatory Compliance:** The Bank ensures fair treatment, data privacy, and grievance redressal in accordance with regulatory norms. Participation signifies customer consent to processing transaction data for campaign administration.
15. **Severability & No Waiver:** If any clause of these Terms & Conditions is held invalid, remaining clauses remain enforceable. Failure to enforce any term shall not constitute a waiver of rights.
16. **Dispute Resolution:** Any disputes must be raised within **90 days** of campaign closure and will be subject to the **exclusive jurisdiction of courts in Mumbai**.