

## Spend or Pay Promo - Terms and Conditions

- Customer has to spend a minimum of Rs 7500 during 5<sup>th</sup> December 2009 and 4<sup>th</sup> March 2010 to avail of the cashback offer.
- 5% cashback will be given to all customers who spend more than Rs 7500 during the promo period with a maximum cash back of Rs.1000 for the promo period.
- Offer period is from 5<sup>th</sup> December 2009 and 4<sup>th</sup> March 2010.
- 3 types of transactions would not be covered under this offer i.e. CASH WITHDRAWAL, BALANCE TRANSFER & EMI conversion.
- Cash back will be credited only once after the end of the promo period and the cash back
- The cash back will reflect in the April statement and will reflect by the 7<sup>th</sup> of the month.
- In case there is no spend on the card during this three month period, the non-usage fee of Rs 250 will be charged in the April statement.
- This fee will not be charged again for 6 months and will be charged after that if the customer hasn't used the card for any transaction in the next 6 months.