

Spend or Pay Promo - Terms and Conditions

1. Customer has to spend a minimum of Rs.7500 during 1st May 2010 and 31st August 2010 (both dates inclusive) to avail of the cash back offer.
2. 5% cashback will be given to all customers who spend Rs.7500 or more during the promo period with a maximum cash back of Rs.1000 for the promo period.
3. Offer period is from 1st May 2010 and 31st August 2010 (both dates inclusive)
4. 3 types of transactions would not be covered under this offer i.e. Cash Withdrawal, Balance Transfer & EMI conversion.
5. Cash back will be credited only once after the end of the promo period by 15th September
6. In case there is no spend on the card during this period, the non-usage fee of Rs.500 will be charged in the next statement.
7. 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.