

Terms and Conditions- Corporate Salary Premium Proposition Offer

1. This offer is applicable only to Axis Bank Burgundy & Priority Salary Account customers for the accounts that are opened on or after 1st September 2025.
2. Further, to qualify for the offer it is mandatory that you update the details of your Axis Bank Salary Account on your company's HR portal. Axis Bank shall verify the same basis the salary received in your Axis Bank Salary Account for the respective month.
3. Additionally, to meet the spends criteria make transaction(s) as stated: The minimum required amount can be spent through multiple or single transaction (aggregating to the amount mentioned in table below) through Debit Card which is linked to Axis Bank Salary Account (POS/ ATM).

Burgundy Salary Account

	Brand1	Brand2	Brand3	Offer*	Debit Card spends per month
Month 0/ Month 1	Taj experience card	Make My Trip	Tata Cliq	5000	5000
Month 2	Ajio	Amazon	Croma	2500	
Month 3	Starbucks	Zomato	Book My Show	500	

Priority Salary Account

	Brand1	Brand2	Brand3	Offer	Debit Card spends per month
Month 0/ Month 1	Make My Trip	Ajio	Croma	2000	3000
Month 2	Amazon	Jio Hotstar	Uber	1000	
Month 3	Starbucks	Apollo Pharmacy	PVR	500	

*Brands full value vouchers to be consumed on a single brand only for each month

4. Month 0 is the month in which the salary account is opened- Month 1, Month 2, Month 3 are the subsequent months.
5. Customer needs to ensure that debit card transaction (as per table above) are performed in salary active account every month to be eligible for all 3 months' offers.
6. Customer who misses any of the month's offer is still eligible for next month's offer provided the eligibility criteria is fulfilled, for e.g. if the customer does not qualify for month 1 criteria defined, he/she can still qualify for month 2 offer by fulfilling the criteria.
7. The eligible customers shall receive Email/ SMS with voucher codes within 60 days, from the date of completing the requirement, only once both the requirements are fulfilled whichever is later.
8. Customers must use the voucher codes to avail the offers by clicking on the offer page link sent to them over Email/SMS.
9. The voucher code shared with eligible customers identified every month would be able to redeem the code for full value gift voucher for any 1 of 3 brands applicable for the month as mentioned in table above.

10. In case microsite link or mentioned third party page in the offer-based link fails to function, Axis Bank will not be held responsible.
11. Any query regarding the program will be entertained only till 90 days from offer communication date. After this, queries or any correspondence or communication regarding this Program will not be entertained.
12. Customers should use only their registered mobile number along with the voucher code to redeem their offers from each brand.
13. If any other mobile number other than registered mobile number is used along with voucher code to redeem the offers, access to the offers will be denied.
14. Once a voucher code has been redeemed, it cannot be re-issued.
15. Once a specific offer has been utilized, it cannot be re-used.
16. The validity of each voucher code will be 30 days from the date of issue of voucher to the customer. Once the date of validity of the voucher expires, the voucher cannot be utilised.
17. The terms & conditions basis existing corporate salary relationship shall be applicable to all the eligible customers as well.

Offers across brands:

1. Taj Experience Card

Steps for redeem:

- The cards can be redeemed at Taj, Vivanta or Gateway hotels in India for all valid spends at that hotel and at Taj Reservations Worldwide for prepaid room reservations. This does not include Ginger Hotels.
- For prepaid room reservations at Taj Reservations Worldwide the card number and PIN must be quoted when making the reservation
- A valid card in its original form or e-mail must be presented at the time of availing a service.

Terms & Conditions:

- Taj Experiences Gift Cards/eGift cards, herewith referred to as card/s, are issued by The Indian Hotels Company Limited, hereinafter referred to as Taj / the company.
- Taj Experiences Cards can be purchased for a minimum value of INR 1,000 and maximum value of INR 200,000 per transaction.
- To check balance and validity, please visit www.tajhotels.com/giftcards and input the Card Number in the 'Check Balance' section.
- The card balance may be redeemed for spends towards rooms, food and beverages, spa and other services and applicable taxes without restrictions at Taj, SeleQtions and Vivanta hotels and Ama Trails & Stays in India, except for retail spends at third-party outlets, business centre equipment hire, hired services from third party sources, or expenses of a personal nature for which a pay-out is raised such as buying medicines, repairs of personal items, etc. This does not include Ginger Hotels. Taj InnerCircle Points, TAP Points, TAPPM Points will not be earned on charges which are paid for using Taj Experiences Gift Cards.
- Cards can be redeemed for all valid spends at that hotel and at Taj Reservations Worldwide for prepaid room reservations.
- Cards are valid for 365 days from the date of issuance. Valid cards can be reloaded till their expiry date on www.tajhotels.com/giftcards, till a maximum card balance of INR 200,000, except where cards may be issued by a third party other than IHCL or as part of a promotion or offer. Cards would be automatically revalidated for 365 days from the date of load or reload. Revalidation requests would not be processed outside these terms.
- Multiple transactions can be performed on the cards until the value of the card is exhausted.

- Should your purchase value exceed the card value, the differential amount of such purchase may be loaded on the card, or should be paid at the point of sale in cash or through an accepted credit or debit card, at the time of making such purchase.
- A valid card in its original form or e-mail must be presented at the time of availing a service.
- For prepaid room reservations at Taj Reservations Worldwide the card number and PIN must be quoted when making the reservation. The entire amount must be paid via the card to secure the reservation. In case the card balance is less than the due amount, the card may be reloaded on www.tajhotels.com/giftcards before processing the reservation. Standard cancellation policies would apply. Please contact Taj Reservations Worldwide to process any eligible refunds from cancellations on your Card.
- The card shall not be valid for use at any other service establishment or for withdrawal of cash.
- No refund, replacement or cash back would be considered against the card. Once a card is issued, the company will not entertain any request for cancellation. Any defaced, torn, altered, spoiled or cancelled card is deemed invalid and shall not be accepted.
- Taj Experiences Cards are cash equivalent bearer cards. The company is not responsible for and will not replace lost or stolen cards.
- Redemption of the card by its bearer shall be valid discharge of the company's liabilities in respect of the card.
- Any dispute needs to be referred to The Indian Hotels Company Limited and the decision of the company shall be final.
- Any further dispute related to the card shall be subject to the exclusive jurisdiction of courts at Mumbai.
- The card is subject to applicable laws. The company, purchaser and the card bearer shall comply with all applicable laws promulgated by any statutory/judicial/competent authority from time to time in this regard.
- The company reserves the entitlement to amend these terms and conditions from time to time. Any change in these terms and conditions can be viewed on our website.
- For any other queries, please call Taj Reservations Worldwide at 1800-111-825 or +91-22-6601-1825 or e-mail reservations@tajhotels.com

2. Ajo

Steps for redeem:

- Step 1 Enter the 16-digit Gift Card number
- Step 2 Enter the 6-digit pin
- Step 3 Click on the Add to AJIO Wallet button.
- The Gift Card amount will be added to your AJIO Wallet.
- You can use this amount to pay for your orders within 1 year of redemption.

Terms & Conditions:

Terms of use:

(a) The Holders (defined hereunder) agree that usage of the E-Gift Card is a voluntary exercise and they are not bound to accept any terms or conditions herein, unless they use or redeem the E-Gift Card.

(b) The E-Gift Card:

- Cannot be used to purchase other gift cards.
- Cannot be redeemed for Cash or Credit and cannot be reloaded.
- Cannot be redeemed on the purchase of fine jewellery, silver and gold coins.

Terms of redemption:

- (a) This E-Gift Card is redeemable only on the AJIO Portal.
- (b) The E-Gift Card once issued is valid for a total period of 12 months only from the date of issue
- (c) For the redemption of the E-Gift Card, every holder of E-Gift Card ("Holder") shall be required to add the value stored on such E-Gift Card into the AJIO wallet account as AJIO Cash. The value of the gift card value to the AJIO Wallet account (AJIO Cash) is not transferable to any other account or to any bank account.
- (d) The loading of the E-Gift Card onto the user's AJIO Wallet account shall constitute registration of the user on the AJIO Portal.
- (e) Once the E-Gift card is stored in the AJIO Wallet as AJIO cash it will have a total validity of 365 days for redemption on AJIO purchases
- (f) If the value of the products ordered ("Order Value") is less than the total amount of the E-Gift Card, the outstanding balance (after deduction of order value) will reflect as AJIO cash in the AJIO Wallet account and can be used for subsequent transactions.
- (g) If the event that the Order Value exceeds the E-Gift Card amount, the balance must be paid by the Holder. The Holder acknowledges and agrees to pay any balance amount of the cost of the item being purchased, after the discount has been availed
- (h) All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing for the E-Gift Card, shall be borne solely by the Holder.
- (i) The Holder is solely responsible for the safety and security of the E -Gift Cards. AJIO Portal is not responsible for any acts of omission or commission if E-Gift Card is lost, stolen or used without permission.
- (j) All orders placed using the E-Gift Card are subject to availability of the products at the time of purchase and will be governed by the standard terms and conditions on the AJIO Portal. In case of return of the purchased item, please refer to the "Return Policy" on our website or contact AJIO customer care (<https://www.ajio.com/selfcare>).
- (k) AJIO Portal assumes no responsibility for the products purchased using the E-Gift Card and any liability thereof is expressly disclaimed. Product warranty shall be regulated by the terms and conditions mentioned on the warranty card of respective products.

General Terms:

- (a) There will be no extension of the E-Gift Card post the expiry of the validity date
- (b) The AJIO Portal reserves the unconditional right to cancel the E-Gift Card in the event the Holder breaches these terms of use of the E-Gift Card, and the terms and conditions of the AJIO Portal. In such cases, the funds shall be credited back to the same source from where these were received after proper investigation
- (c) AJIO Portal reserves the right to change the terms and conditions of the E-Gift Card, including extending, withdrawing or discontinuing the same, at its sole discretion.
- (d) AJIO will not be liable for any loss (including, without limitation, direct, indirect, special or consequential loss or loss of profits) expense or damage which is suffered or sustained in connection with E-Gift Card including any loss incurred as a result of any delay and/or failure to perform any obligation to the Holder that is caused by:
 - i. technical problems of any kind which may limit or prevent any person's from redeeming the E-Gift Card
 - ii. any loss or damage arising from or in connection with the allocation or enjoyment of discount;
 - iii. any misuse of the E-Gift Card due to loss of any such confidential details.
 - iv. any other events beyond the AJIO Portal's control that may cause the promotion to be disrupted or corrupted or may lead to loss of, or damage to, the Holder.
- (e) The Holder hereby agrees to indemnify and keep the AJIO Portal harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings that may be suffered by the AJIO Portal as a consequence of (i) violation of the terms and conditions by the Holder; (ii)

violation of applicable laws; (iii) any action or inaction resulting in wilful misconduct or negligence on the User's part.

- (f) User agrees that, these terms shall be governed by and construed in accordance with the laws of India and the courts at Mumbai, Maharashtra shall have exclusive jurisdiction to decide over any controversy arising out of this E-Gift Card
- (g) For dispute and liability with respect to the E-Gift Card, please refer the customer grievance policy for dispute resolution, unauthorized transactions and liability related aspects at support@woohoo.in

3. Starbucks

Steps for redeem:

- Download the Starbucks app and navigate to the "pay" option in the sticky menu. Tap on "starbucks pay" at the top of the page, then choose the "Already have a starbucks card" option
- Choose the option to enter your card details manually, then input the card number and security code
- To place an order online, simply add the items to your cart.
- To make a payment in-store, simply show the barcode to the cashier for scanning.

Terms & Conditions:

- This is a Starbucks GV/GC (Gift Voucher/Gift Card) and it can only be redeemed via the Starbucks India mobile app across all Starbucks stores in India. All terms and conditions of the Starbucks India mobile app and Starbucks Rewards program shall apply upon signing up for the mobile app.
- The holder of the GV/GC is deemed to be the beneficiary.
- GV/GCs are non-refundable, may not be exchanged, transferred, or resold, and may not be redeemed for cash.
- Starbucks is not responsible for lost, damaged, or stolen GV/GCs.
- The GV/GC cannot be reloaded with additional funds once purchased.
- Multiple GV/GC cannot be used in one bill.
- Starbucks India reserves the right to add, alter, amend, and revise the terms and conditions without prior notice, and without assigning any reasons thereof. In the event of such changes, the latest terms & conditions will be updated and can be viewed on our website www.starbucks.in.
- Starbucks India reserves the right to suspend, block, or terminate the rights and privileges attached to the GV/GC if it has reasonable grounds to suspect fraudulent or unauthorized use.
- All disputes in connection with the GV/GC or its program shall be governed and construed in accordance with Indian Laws and are subject to the exclusive jurisdiction of Competent Courts in Mumbai only.
- For any queries/issues related to GV/GC, please contact Tata Starbucks Customer Care at 18602660010 (9 AM to 9 PM) or customercare@tatastarbucks.com
- Starbucks Important Instructions :
 - The GV/GC is redeemable on the Starbucks India app & at the listed outlets.
 - Multiple GV/GC cannot be used in one bill.
 - The GV/GC cannot be reloaded with additional funds once purchased.

4. Make My Trip

Terms & Conditions:

- The Gift card is valid for purchases made from MakeMyTrip only and is valid for a period of 12 Months from the date of Purchase.
- To check your voucher balance & validity, please log on to - <https://www.makemytrip.com/gift-cards/>
- For Flights, Hotels & Holidays:
- Can be redeemed online at www.makemytrip.com or on MakeMyTrip Android & IOS app. Please follow the steps listed below:
- Select your Flight/ Hotel and fill required details till you reach the payment page.
- On Website, click on "More options" and Select "Gift Card" as your Payment Mode. On Android and IOS app, choose Gift Card as the payment option
- Enter your Gift Card/ Card No. (16 Digit) and 6 Digit Pin No.
- Click on "Make Payment" and Pay the Balance amount (if any) using other Payment Modes Listed.
- Flights & Hotels are not redeemable offline.
- For redeeming Holidays offline through our Holiday Experts :
- Please call on the understated number to redeem the card.
- Domestic and International Holiday packages: 0124- 4628747.
- You can reach out to our travel expert between 9 AM to 9 PM
- You can write on Giftvouchers@makemytrip.com
- You can also visit the MakeMyTrip Branches to redeem.
- This Gift card is not valid on standalone Trains, Forex, VISA and Travel Insurance.
- The Gift Card is not valid on bookings through myBiz.
- This Gift card is not applicable with the Pay Later Payment option (Book Now Pay Later/Reserve Now Pay Later)
- Gift cards are valid on bookings made through MMT Mobile App.
- In case of transaction failures after Gift Card is applied, amount would be automatically refunded to the same cards within 24 hours.
- This Gift card/voucher cannot be clubbed with any other ongoing offer discount/cash back/promotion run by Makemytrip.com on app or website.
- This Gift card is valid for partial redemption. Balance would remain in the Gift Card till the validity period and can be reused
- Multiple Gift Cards (up to 3) can be combined and used in 1 booking.
- Products and services are subject to availability.
- The Gift card cannot be cancelled or exchanged for cash.
- The Gift card validity cannot be extended under any circumstances.
- Gift Card code/Physical copy or both to be provided at the time of booking along with an ID proof for the offline redemption.
- MakeMyTrip is not responsible if the Gift card is lost, stolen or used without permission.
- In case of cancellation of bookings made using the gift card within the validity period, the amount will be reversed to the same card as used at the time of booking.
- Users are required to save the gift card number and PIN to utilize this refunded amount as we will not be able to reset the PIN or reissue a new gift card number.
- In case of cancellations where the gift card validity has expired, no refund will be processed for the amount paid by the gift card.
- MakeMyTrip is the final authority on the interpretation of these rules
- MakeMyTrip reserves the right to deny accepting any Gift card if it suspects that there is duplicity of cards.
- In no event the liability of MakeMyTrip for any claims shall exceed the value of the card.
- In the event of any dispute, parties agree to exclusive jurisdiction of courts of New Delhi.
- This is for individual use only, Travel agents found using the card would lead to cancellation of booking and no refund would
- be made.
- For any issue or query regarding Gift card, please write to Giftvouchers@makemytrip.com

5. Amazon Pay

Steps for redeem:

- Customer to add your GC to your Amazon Pay balance, visit www.amazon.in/addgiftcard
- Customer can apply the 14 digit code (under scratch card) on amazon.in/addgiftcard and add the Gift Card balance in his/her Amazon.in account.
- Customer can add multiple Gift Cards to an account

Terms & Conditions:

- To add your GC to your Amazon Pay balance, visit www.amazon.in/addgiftcard
- Beneficiary can apply the 14 digit code (under scratch card) on amazon.in/addgiftcard and add the gift card balance in his/her Amazon.in account. This balance gets automatically applied at the time of next purchase. There is no cap on number of gift cards that can be added to an account.
- Amazon Pay balance is a sum of all balances associated with the GCs in your Amazon.in account.
- Amazon Pay balance are redeemable across all products on Amazon.in except apps, certain global store products and other Amazon.in gift cards.
- Amazon Pay balance must be used only towards the purchase of eligible products on amazon.in
- The GCs, including any unused Amazon Pay balance, expire one year from the date of issuance of the GC
- GCs cannot be transferred for value or redeemed for the cash.
- Qwiksilver, Amazon Seller Service Private Limited ("Amazon") or their affiliates are not responsible if a GC is lost, stolen, destroyed or used without permission.
- For Complete terms and conditions, see www.amazon.in/giftcardtnc
- Amazon.in logo/trademark is an IP of Amazon or its affiliates and the Qwiksilver trademark/logo is an IP of Qwiksilver.
- To redeem your GC, visit www.amazon.in/addgiftcard
- Certain merchants may provide you services only on the pre-condition that you allow us to hold balances in your Amazon Pay balance: Gift Card till the service completion by the merchant. However, your prior consent would be taken before holding such balances. In such cases, you agree and authorize us to: (i) hold your balance until service completion; and (ii) fail the transaction if your balance in the Amazon Pay Gift Card is less than the actual amount charged by the merchant at the end of the services.
- You may request for revalidation of any expired Gift Cards. Upon receipt of such request, the Gift Card may be revalidated after due verification and subject to applicable terms and conditions.

6. Zomato

Steps for redeem:

Steps to Claim a gift card on Zomato App

- Go to the Money section in your Zomato profile.
- Tap on 'Claim a Gift Card'.
- Enter the 16-digit code and 6-digit PIN to claim your Zomato Gift Card.

- The amount will reflect under the header Gift Card Balance.

Steps to redeem a gift card

- Any available gift card balance will be visible at the time placing the order on the Zomato Money Tab.
- You can choose to include the balance in your payment.

Terms & Conditions:

- Terms for Zomato Gift Cards Issued by Razorpay ("Terms") Zomato gift card ("Gift Card(s)") is issued by Razorpay Technologies Private Limited ("Razorpay") which is a private limited company incorporated under the laws of India, and is authorized by the Reserve Bank of India ('RBI') under PPI Master Directions available at Reserve Bank of India ('RBI') under PPI Master Directions available at partnership with Zomato.
- The Gift Card is redeemable only on Zomato and Razorpay approved platforms i.e., Zomato website, app or offline stores or website, app or offline stores of Zomato affiliates ("Platform"). The Gift Card can be purchased on the Platform using the following payment modes only: upi, credit card, debit card, and internet banking. Effective 1st July 2025, Zomato Money can be used only to pay for food delivery orders and not dining bills on Zomato.
- The Gift Card issued by Razorpay shall be governed by the applicable terms here.
- The purchaser of Gift Card may add the Gift Card to Zomato Money balance via "Claim" option.
- The Gift Card shall be valid for a period of four (4) years from the date of purchase and cannot be used to purchase other gift cards.
- Multiple Gift Cards can be clubbed in a single order of purchase. Effective 1st July 2025, Zomato Money can be used only to pay for food delivery orders and not dining bills on Zomato
- The Gift Card cannot be redeemed for cash or credit and cannot be reloaded.
- In cases where the order is canceled, the Gift Card amount shall be refunded to the source account.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the purchaser of the Gift Card.
- The purchaser of the Gift Card is solely responsible for the safety and security of the Gift Card. Zomato and Razorpay are not responsible for any acts of omission or commission if the Gift Card is lost, stolen, or used without permission. Once the Gift Card is claimed, no refund can be issued against such Gift Card.
- Razorpay assumes no responsibility for the products purchased using the Gift Card and any liability thereof is expressly disclaimed.
- Razorpay reserves the right to cancel the Gift Card if the same has been found to be purchased with fraudulent means and / or the beneficiary / know-your-customer ("KYC") details are found to be incorrect or insufficient as per RBI guidelines. In such cases, the funds shall be credited back to the same source account from where these were received.
- The purchaser of the Gift Card agrees and understands that the Gift Cards are a pre-paid payment instrument subject to regulation by RBI under PPI Master
- Directions. Under the RBI guidelines, Zomato and / or Razorpay may be required to share KYC details of the purchaser of the Gift Card and /or any other information in relation to purchase of the Gift Card and / or transaction undertaken using the Gift Card with RBI or such statutory authorities. Zomato
- and / or Razorpay may contact the purchaser of the Gift Card for any such information.
- Zomato will honour and consider requests for blocking of the Gift Cards only from the registered users of Zomato.
- For any customer grievance, kindly refer to our policy.
- The purchaser of the Gift Card may request for the revalidation of the expired Gift Card. Upon receipt of such a request the Gift Card may be revalidated after due verification by Zomato and Razorpay as per PPI master direction.

- In the event of any conflict in the terms regarding Gift Card captured here under these Terms and any other terms made available to the purchaser of the Gift
- Card via Platform, these Terms shall prevail.
- Razorpay reserves the right to change the Terms of the Gift Card, including extending, withdrawing or discontinuing at its sole discretion without notice.
- These Terms are governed by the laws in India, all disputes arising out of or in connection to this scheme are subject to exclusive jurisdiction of the courts in
- Bengaluru only. These terms and conditions apply to Zomato Gift PPIs ("Gift PPIs") which are issued by Razorpay Technologies Private Limited ("Razorpay") for your ("User") use. Razorpay is a private limited company incorporated under the laws of India authorized to issue such Gift PPIs in compliance with applicable Reserve Bank of India ("RBI") regulations. The Gift PPIs are issued under the Brand Name of Razorpay. Zomato Limited ("Zomato") is the co-branding partner for the Gift PPIs.
- By purchasing, using or redeeming a Gift PPI, the User is agreeing to accept and be bound by these terms and conditions, as updated or modified from time to time.
- These Gift PPIs bear a 16-digit electronic PPI number along with a 6-digit pin.
- Gift PPIs can be redeemed toward the purchase of eligible products ONLY on www.zomato.com and mobile applications under the brand name of Zomato
- ("Zomato Platform").
- Once the Gift PPI is purchased, the User cannot cancel it, return it, seek a refund for it or redeem the Gift PPI for cash or credit, except where required by law.
- As a pre-requisite to redeeming the Gift PPI, the User will be required to add the value stored on this Gift PPI into their valid account on the Zomato Platform ("Zomato Account"). The loading of the Gift PPI onto the Zomato Platform shall constitute a registration of the User with Razorpay.
- The balance in the Zomato Account shall be deducted when the User makes purchases on the Zomato Platform.
- The Gift PPI can be combined with promotional codes and with other digital payment options.
- Gift PPI cannot be used to purchase other Gift PPIs.
- Gift PPI cannot be reloaded or redeemed for cash.
- Unused Gift PPI balances associated with a Zomato Account cannot be transferred to another Zomato Account.
- Gift PPIs may only be purchased in denominations ranging from INR 100 to INR
- 10,000, or such other limits as Razorpay/Zomato may determine.
- In case of multiple Gift PPIs being loaded to a User's Zomato Account, the Gift PPIs having the earliest expiration date will be applied to the User's purchases on the Zomato Platform.
- There is no fee or other charges associated with Gift PPI purchase.
- No interest will be payable by Razorpay on any Gift PPI or Gift PPIs balance.
- This Gift PPI is valid for a period of 4 (four) years from the date of activation of the Gift PPI.
- Gift PPIs are normally delivered instantly. However, there may be delays in the system upto 72 hours.
- Credit and debit cards issued outside India cannot be used to purchase Gift PPIs.
- Gift PPIs usage information shall be available on Zomato Platform to the User.
- While redeeming the Gift PPIs, if the User's purchase on the Zomato Platform exceeds the balance in the User Zomato Account, the remaining amount must be paid by the User through credit card, net banking, debit card or other digital payment methods available on the Zomato Platform.
- User agrees and understands that the Gift PPI is a prepaid payment instrument regulated by RBI. Under the applicable laws, Zomato / Razorpay may be required to share the details of the Gift PPI purchaser/ redeemer and/or any other information in relation to the redemption of the Gift PPIs and/or transaction undertaken using the Gift PPIs, with RBI or other governmental/ statutory authorities. Zomato/ Razorpay may contact the purchaser/ redeemer (as the
- case may be) of the Gift PPIs for any such information. By registering the Zomato Gift PPIs, User explicitly give their permission for the usage of their personal
- information to comply with RBI guidelines and regulations.

- User agrees to provide truthful and accurate information during the purchase of Gift PPIs. Zomato may contact the User for further information and documents from User to comply with KYC and anti money laundering guidelines issued by RBI from time to time.
- Zomato reserves the right to change the Gift PPIs terms and conditions from time to time at its discretion and without prior notice to the User.
- If the Gift PPI is non functional, User's sole remedy (and Razorpay/ Zomato's sole potential liability) shall be the replacement of such Gift PPI, for the value remaining in the non-functional Gift PPI.
- Zomato shall consider requests for blocking of Gift PPIs only from Users who have registered in accordance with the terms above.
- Any cancellations shall be at the sole discretion of Zomato.
- Zomato reserves the right to deny accepting any Gift PPI if it suspects that there is duplicity of Gift PPI.
- Zomato reserves the right to void the Gift PPI, close customer accounts and take payment from alternative forms of payment if (a) a fraudulently or unlawfully obtained Gift PPI is redeemed and/or used to make purchases on the Zomato Platform, and/or (b) the beneficiary/KYC details as per RBI guidelines are found to be incorrect/insufficient. In such cases, the funds shall be credited back to the same source from where these were received from.
- Fraudulent/unlawful/misuse of Gift PPI shall result in cancellation of order, which has been made using the Gift PPI without any liability of Zomato.
- Cancellation - In case of any cancellation of orders purchased using Gift PPIs, the amount will be added to the User's Gift PPIs balance.
- The User is solely responsible for the safety and security of the Gift PPI. Further, once the Gift PPI has been sent to the User, the User is bound to protect the Gift PPIs 16 digit code and 6 digit PIN as the same constitutes confidential information. Zomato/Razorpay shall not be responsible to provide new Gift PPIs
- in the event (a) this confidentiality obligation is breached by the User, or (b) Gift PPI is lost, stolen or used without permission or unlawfully.
- User agrees to indemnify Zomato/ its affiliates, officers, directors, from all claims brought by any third party against Zomato/ its affiliates, officers, directors, arising out of or in connection with any breach of these Gift PPIs terms and conditions.
- Zomato does not warrant that the services and products provided to the User pursuant to these terms and conditions will be free of interruptions, errors, bugs, viruses, or security problems.
- Neither Razorpay nor Zomato makes any warranties, express or implied, with respect to Gift PPIs including without limitation, any express or implied warranty of merchantability or fitness for a particular purpose.
- Zomato makes no representation or warranty that Zomato Platform will always be accessible without interruption.
- In no event shall the liability of Zomato for any claims arising by the purchase or usage of Gift PPIs exceed the value of the respective Gift PPI.
- User may write to giftcards@zomato.com for any support with regards to usage of the Gift PPIs.
- Courts at New Delhi shall have exclusive jurisdiction for any disputes arising in relation to Gift PPIs.

7. Zomato

Steps for redeem:

- Visit <https://www.hotstar.com/in/subscribe/promo> and log in using your mobile number. Enter the OTP and click on 'CONTINUE' to validate.
- Enter the Voucher code in the 'Enter a Promo Code' section and click on 'APPLY'.

- You'll be taken to the confirmation page after the code is applied successfully. Click on 'START WATCHING' or log in through app/website to enjoy your Disney+ Hotstar subscription.

Terms & Conditions:

- This GV/GC can only be redeemed in India on <https://www.hotstar.com/in/redeem>
- The person having the GV/GC is deemed to be the beneficiary.
- This GV/GC cannot be used/clubbed with an existing subscription/offer on the Disney+ Hotstar app or website or any other source.
- This GV/GC is non-refundable and cannot be transferred for value or redeemed for cash.
- This GV/GC is not a legal tender & does not entail any civil/criminal liability on Novi Digital Entertainment Private Limited/GyFTR.
- Service provider shall not be held responsible for any misuse, theft, or transfer that occurred after the purchase of the GV/GC.
- GV/GC cannot be revalidated once it has expired and cannot be canceled under any circumstances.
- Use of this GV/GC constitutes acceptance of the terms and conditions as available on www.hotstar.com/terms-of-use
- For any queries/issues related to GV/GC, raise a request at www.gvhelpdesk.com.

8. Apollo Pharmacy

Steps for redeem:

- Use the Outlet locator to locate the nearest outlet that accepts this Gift voucher
- Select your choice of product and share the Gift Voucher with the cashier at the time of billing
- Pay the remaining amount by cash or card if required

Terms & Conditions:

- This is an Apollo Pharmacy E-Healing Card and is only accepted at Apollo Pharmacy retail outlets and not applicable at Apollo 24/7 on Web / 247 App, Apollo Pharmacy website or Hospital Based Pharmacies.
- Customer can redeem only 2 (Two) e-cards / day at the participating Apollo Pharmacy retail outlets.
- The person who has the Apollo Pharmacy E-Healing Card is deemed to be the beneficiary.
- Apollo Pharmacy is not responsible if the Gift Card is lost, stolen, or used without permission.
- Request the cashier to use Billing Code (6619 E-Healing Card) to redeem this 16-digit Card No and its Pin No. Call Apollo Pharmacy Customer Care 1860 500 0101 for any issues while redeeming.
- Queries while redemption only should be directed to Apollo customer care (1860 500 0101).
- For further issues, customers must contact the issuer, whose details should be mentioned on the voucher or card.
- This is a One-time use E-Healing Card with an expiration date.
- No credit note / refund for the unused balance amount of the E-Healing Card will be given.
- Any such unused balance amount shall stand lapsed automatically.
- E-Healing Card validity is decided by the issuer.
- Apollo Pharmacy E-Healing Card cannot be revalidated once expired or cancelled under any

situations.

- Any dispute related to the E-Healing Card should be referred to the issuing company and the decision of the issuing company shall be final. In case of any legal disputes, the courts at Hyderabad shall have the exclusive jurisdiction.
- Apollo Pharmacy reserves the right to withdraw/ modify E-Healing Card scheme/offer before the completion of validity period without any notice or liability at its sole discretion.
- This card can only be redeemed on Pharma/ Medicines/ and is not applicable on FMCG, DPCO, Surgical & Apollo Brands.
- Offers such as SSO, Value Deals, Monthly offers & Other Offers on Any FMCG, Apollo Brands, Surgical, Ayurvedic, and Holland & Barrett are not applicable.
- Apollo E-Gift Card is not valid for doctor consultations, lab tests or health checks.
- Once Apollo Pharmacy E-Healing Card has been billed, items purchased with it cannot be returned or exchanged.
- No Health Credits will be awarded on Voucher/ Gift card transactions.
- Billing should not be clubbed with Health credit, Card or Wallet. Any additional value above the voucher value should be paid in cash only.

9. Tata Cliq

Steps for redeem:

- Login to Tata Cliq Account
- Click your account
- Select Cliq Cash option
- Enter Gift Card Number
- Enter PIN
- Click on Add card to wallet to complete the addition of money to Tata Cliq Wallet.
- While purchasing a product, on the payments page, click on Cliq cash to redeem the balance from the wallet
- Purchases are deducted from the redeemer's CLiQ Cash balance.
- Any unused CLiQ cash balance will remain associated with the redeemer's tatacliq.com account and applied to purchases in order of earliest expiration date.
- If a purchase exceeds the redeemer's CLiQ Cash balance, the remaining amount must be paid with by credit card, net banking or debit card.

Terms & Conditions:

- Gift Cards may only be redeemed toward the purchase of eligible products on www.tatacliq.com. Purchases are deducted from the redeemer's CLiQ Cash balance
- Any unused CLiQ cash balance will remain associated with the redeemer's tatacliq.com account and applied to purchases in order of earliest expiration date
- If a purchase exceeds the redeemer's CLiQ Cash balance, the remaining amount must be paid with by credit card, net banking or debit card. No fees or charges apply to Gift Cards.
- Service provider may provide Gift Card purchasers with information about the redemption status of Gift Cards that they purchase or use
- Gift Cards, including any unused Gift Card balances, expire one year from the date of issuance
- Gift Cards may only be purchased in denominations ranging from Rs. 10 to Rs. 10,000, or such other limits as Pine Labs may determine
- Gift Cards cannot be used to purchase other gift cards. Gift Cards cannot be reloaded, resold, transferred for value or redeemed for cash
- Gift Cards cannot be redeemed on purchase of bullions

- Additionally, Gift Cards will not be applicable on purchase of gold jewellery from 20th June 2025 onwards.
- Unused Gift Card balances associated with an tatacliq.com account may not be transferred to another tatacliq.com account
- No interest will be payable by Service provider on any Gift Card or Gift Card balance. Service provider makes no representation or warranty that www.tatacliq.com will always be accessible without interruption.

10. Croma

Steps for redeem:

- Visit website-<https://www.croma.com/>
- Login to account, choose product and add to cart
- Proceed to Payment, select Gift-Card and choose voucher
- Enter voucher number and pin
- Pay the remaining amount via rest pay modes

Terms & Conditions:

- The Electronic Gift Vouchers is issued by Croma, Infiniti Retail Ltd (the Company).
- The Electronic Gift Vouchers can be redeemed on croma.com and at Croma Stores.
- The validity period on the gift Vouchers is for 365 days from the date of its issuance or depends on the condition of the purchase.
- Should your purchase value exceed the value of the Electronic Gift Vouchers, the differential amount of such purchase should be paid using the other modes of payment available on the website.
- No refund, replacement or cash back would be considered against the Electronic Gift Vouchers.
- This Voucher should be treated like cash. Electronic Gift Vouchers can't be replaced or duplicated, if lost or stolen.
- Once Electronic Gift Vouchers are issued, the company will not entertain any request from anybody for its cancellation.
- For any queries, balance check and date of expiry please contact any Croma store / check balance on www.croma.com or contact our Croma care at 186026627662 | 04046517910
- In case of Returns/cancellations of the redemption done via EGV, the refund of the same will be done to the effect of the value of contribution of the EGV to the sale. The balance will be done via the contribution of the other respective payment mode to the sale. In the case of multiple products being purchased and a combination of the EGV and any other mode of payment being used to complete the transaction, the individual products being sold, will get the assignment of the value of the EGV and any other mode of payment being used based on the tender percentage contribution in total order value. The refund will happen in the same percentage split as per the original tender used.
- The Electronic Gift Vouchers cannot be reloaded.
- Only 5 Croma EGV can be redeem on Single Invoice on Croma.com.
- Redemption of Electronic Gift Vouchers by its bearer shall be valid discharge of the company's liabilities in respect of Electronic Gift Vouchers.
- Any dispute need to be referred to the Company and the decision of the company shall be final.

- The Electronic Gift Vouchers is subject to applicable laws. The company and Electronic Gift Vouchers holder shall comply with all applicable laws promulgated by any statutory / judicial / competent authority from time to time in this regards.
- Any dispute relating to the Electronic Gift Vouchers shall be subject to the exclusive jurisdiction of courts at Mumbai.
- Infiniti Retail Ltd shall be entitled to amend these terms and conditions from time to time. Any change in these terms and conditions can be viewed on our Website and/or at any of the Croma stores.

11. BookMyShow

Steps for redeem:

- Log on to in.bookmyshow.com or BookMyShow Mobile App.
- Select Location, Event, Venue, Show Date, Time and Seats of your preference as the logic flows.
- On payment page, click on the "More Payment Options" and click on the "Gift Voucher" tab to enter the gift card code in the text box that appears & click on "Apply" button to avail the offer.
- At the end of the successful transaction, Booking ID gets generated which needs to be exchanged at the Cinema / Venue Box Office for actual tickets. Email/SMS confirmation will be sent on the Email Address/Mobile Number provided while completing the transaction.
- Gift card can be redeemed ONLY on in.bookmyshow.com or BookMyShow Mobile App & cannot be redeemed directly at the cinema / venue / box office.
- For any assistance, reach out to BookMyShow's Customer Support on +91(022)-61445050 or write to us on helpdesk@bookmyshow.com.

Terms & Conditions:

- Gift Voucher can be redeemed only on BookMyShow Website/Mobile App & cannot be redeemed directly at the Cinema/Venue Box Office.
- Gift Voucher can be redeemed on the purchase of e-tickets for Movies/Virtual Events/Plays/Concerts/Sports available on BookMyShow.
- Multiple Gift Vouchers can be used in a single transaction or Gift Voucher can be combined with any other payment type on BookMyShow.
- Gift Voucher can be used multiple times until the last rupee loaded on it gets exhausted within the validity period.
- Gift voucher is valid for 6months.
- Gift Voucher cannot be used to purchase another Gift Card.
- Gift Voucher work on non-extension clause & order once confirmed cannot be Cancelled or Refunded.
- Gift Voucher are valid PAN India across all Cinemas/Partners associated with BookMyShow.
- If lost misused, the Gift Voucher cannot be replaced. Void if resold, cannot be exchanged for points or cash & cannot be re-validated once past expiry date.
- In addition to these Terms & Conditions, BookMyShow Gift Voucher & their use on our Website are also subject to BookMyShow's General Terms of Use & BookMyShow's decision will be final in case of any dispute.
- BookMyShow Terms & Conditions Apply.
- Gift Voucher Steps to Redeem -
- Log on to in.bookmyshow.com or BookMyShow Mobile App.
- Select Location, Event, Venue, Show Date, Time & Seats of your preference as the logic flows.
- On the payment page, click on the "More Payment Options" & click on the "Gift Voucher" tab to enter the Gift Voucher e-code in the text box that appears & click on the "Apply" button to avail the offer.

- Note: At the end of the successful transaction, Booking ID gets generated which needs to be exchanged at the Cinema/Venue Box Office for actual tickets.
- Email/SMS confirmation will be sent on the Email Address/Mobile Number provided while completing the transaction.
- For any assistance, reach out to BookMyShow's Customer Support on +91(022)-61445050 or write to us on helpdesk@bookmyshow.com.

12. Uber

Steps for redeem:

- Go to the payment section in the Uber app
- Tap "Add Payment Method" and select "Gift Card"
- Enter your Gift card pin. You can now see Uber credits added to your account.

Terms & Conditions:

- You must have an active and valid Uber account to redeem the Gift Card.
- Gift Cards may be purchased online from authorized distributors using the following payment modes only - credit card, debit card and internet banking provided by banks in India. The Gift Card cannot be used outside of India.
- Valid for a period of 12 months from the date of activation and shall expire if not availed within the validity period.
- Please follow these steps to redeem the Gift Card in the Uber app:
 - Go to the payment section in the Uber app;
 - Tap the menu icon and select "Payment";
 - Tap "Add Payment Method" and select "Gift Card"; and
 - Enter your gift code (no spaces).
- The cardholder may request for the revalidation of the expired Gift Card. Upon receipt of such request the Gift Card may be revalidated after due verification and maybe subject to additional terms and conditions.
- For balance inquiry, please visit the payments section in your Uber app. Limits may apply to your redemption of or spend using the Gift Card.
- If you have other payment methods in your Uber account, value from the Gift Card may be set as your default payment method. If you wish to use another payment method, go to the payment section in the Uber app and select the payment method before the service is provided. The Gift Card cannot be reloaded with additional funds after purchase. Once purchased, the Gift Card cannot be cancelled by the purchaser, nor is the Gift Card refundable, returnable or redeemable for cash or credit, except where required by law. Any cancellations shall be at the sole discretion of Uber/Pine Labs. You cannot purchase other Gift Cards with the Gift Card, nor can you use the Gift Card to make a payment on a credit account. The Gift Card balance cannot be transferred to any other instrument. Purchases made with value from the Gift Card are not refundable, except where required by law. Issuer assumes no responsibility for the products purchased using the Gift Cards and any liability thereof is expressly disclaimed. For questions, please contact Uber Support. Neither Uber nor Pine Labs is providing any transportation or logistic services upon usage of the Gift Card and the transportation or logistic services are provided by third party transportation/logistic providers. Neither Uber nor Pine Labs commits to availability of transportation or logistic services in India.
- You are solely responsible for the safety and security of the Gift Card. Issuer / Uber is not responsible for any acts of omission or commission if Gift Card is lost, stolen or used without permission. Once the Gift Card has been sent to you, you are bound

to protect the Gift Card PIN or Gift Card number as confidential.

IN THE EVENT THAT A GIFT CARD IS NON-FUNCTIONAL, YOUR SOLE REMEDY (AND PINE LABS' / UBER'S SOLE POTENTIAL LIABILITY) SHALL BE THE REPLACEMENT OF SUCH GIFT CARD.

- Issuer reserves the right to void the Gift Card if the Issuer / Uber suspects that the Gift Card was obtained or used fraudulently, unlawfully or otherwise in violation of this Agreement. Issuer / Uber may modify any of this Agreement's terms and conditions at any time. Redemption of the Gift Card is also subject to the terms of use governing your Uber account.
In such cases, the funds shall be credited back to the same source from where these were received.
- You agree and understand that Gift Cards are a pre-paid payment instrument subjected to regulations by the RBI under the RBI guidelines. Issuer may be required to share KYC details of the purchaser / redeemer of the Gift Card and/or any other information with relation to the purchase of the Gift Cards and/or transaction undertaken using the Gift Card with RBI or such statutory authorities.
Uber/ Pine Labs may contact the purchaser/redeemer of the Gift Card for any such information.
In the event that the beneficiary/know your customer ("KYC") details as per RBI guidelines are found to be incorrect/insufficient, Issuer retains the right to block/cancel the Gift Card issued.
- If any term of this Agreement is deemed to be invalid, void or for any reason unenforceable, such term shall be deemed severable and will not affect the validity and enforceability of any remaining terms of this Agreement. For customer service, please visit uber.com/legal/gift.
- Process for loading Gift Card value into User's Uber Account - Every holder of Gift Cards shall be required to insert the claim code of the Gift Card into their Uber User Account as a pre-requisite to the redemption of the Gift Cards. This will entitle such holder to redeem the value of such claim code against services on the Uber app/website.
- Uber shall honour and consider requests for blocking of Gift Cards only from users who have registered in accordance with the terms above.
- Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at <https://www.qwiksilver.com/grievance-policy/>
- **GOVERNING LAW AND JURISDICTION**
- This Agreement shall be exclusively governed by and construed in accordance with the laws of India, excluding its rules on conflicts of laws. To the extent permitted by law, any claim, dispute, or controversy ("Claim") arising out of or relating in any way to: i) this Agreement; ii) the Gift Card; iii) your acquisition of the Gift Card; iv) your redemption of the Gift Card for use, or attempted use, within the Uber app; v) the amount of available funds on the Gift Card; or vi) advertisements, promotions or oral or written statements related to the Gift Card; no matter how described, pleaded or styled, shall be subject to the laws of India and the courts in Delhi / Bangalore shall have exclusive jurisdiction.
- This governing law and jurisdiction provision shall survive: i) the termination of this Agreement;
- ii) the bankruptcy of any party; or iii) any transfer, sale or assignment of the Gift Card, or
- any amounts owed on the Gift Card, to any other person or entity. If any portion of this
- provision is deemed invalid or unenforceable, the remaining portions shall remain in force.
- **HOW TO ADD UBER GIFT CARDS to the Uber APP**
- Gift Cards apply Uber credits to an Uber account. To redeem a Gift Card:
- Make sure you have the latest version of the Uber app
- Tap the menu icon and select "Payment"
- Tap "Add Payment Method" and select "Gift Card"
- Enter your gift code (no spaces)
- Once a Gift Card is added to an Uber account, it can't be transferred. You can't reload a Gift Card, but you can add as many gift cards as you like with each up to a maximum of Rs 10,000.
- **HOW TO USE UBER GIFT CARDS**
- Gift Card credits will apply to your next trip or order by default, but you can select a different payment method before you make your request:
- Enter your destination
- Tap the payment method info at the bottom of the next screen

- If you have more than one profile, tap "Change payment method"
- Toggle "Uber Credits" to turn them off (credits will be turned off only for that ride)
- If your credits aren't completely used up, the remaining balance can be applied to your next ride or order.
- An authorization may be made on that payment method, but it will be voided once the Gift Card is charged.
- No fees or charges apply to Gift Cards.

13. PVR

Steps for redeem:

ONLINE REDEMPTION:

Log on to www.pvrcinemas.com and www.inoxmovies.com or download PVR and INOX Mobile APP
Create an account with your Mobile No and Email ID to proceed. If already registered, kindly log in to proceed:

Step -1 Select the preferred movie.

Step 2- Select Date, Show Time and Cinema to proceed

Step- 3 accept the terms & conditions

Step 4- Select Seat / Row and click on Proceed tab. (Recliner seats are not part of the deal)

Step 5 Will take you to the next page for the food option you can select or skip the page.

Step 6 Click on Proceed Button.

Step 7 will take you to the Payment Page.

Step 8 Open the PVR Promo Code Section at left in the offer section and Click on the Apply Button.

Step 9 Enter the code and click on "Make the balance Payment, if any"

The ticket will be delivered on the registered E-Mail ID and Mobile No

OFFLINE REDEMPTION:

How to Redeem a Voucher at PVR INOX Cinema (At the Theatre)

Steps to Follow at the Cinema:

1. Visit the PVR INOX theatre of your choice.
2. Go to the Box Office/Booking Counter.
3. Inform the staff that you want to book movie tickets using a voucher.
4. Select your movie, showtime, and seats with the help of the staff.
5. Present your voucher code (printed copy or digital format on phone).
6. The staff will verify and apply the voucher to your booking.
7. If the ticket amount exceeds the voucher value, pay the remaining balance using cash, card, or UPI.
8. Collect your physical ticket or get the booking confirmation via SMS.

Terms & Conditions:

- This code is valid only for all movies running at PVR INOX Cinemas.
- If the ticket(s) value exceeds the voucher value, the bearer will need to pay the difference amount.
- If the value of the ticket(s) is less than the voucher value, the balance amount will not be refunded in cash or kind. This is a ONE TIME USE only Voucher and the remaining balance will get forfeited.
- The Voucher Code is valid till the start date of advance booking of the movie or till the shows last (whichever is earlier)

- The voucher can be redeemed at PVR INOX Cinemas & can be used online on www.pvrcinemas.com & www.inoxmovies.com or PVR and INOX Mobile app.
- This code is NOT APPLICABLE for Management properties under PVR INOX*
- The ticket would be provided subject to availability.
- Voucher Codes can be redeemed for booking within the validity period only.
- Cannot be exchanged for cash in whole or in part.
- The voucher is not applicable to convenience fees, GST for online bookings, or 3D charges, if any. If booking offline, NO convenience fee will be charged.
- The decision of the PVR INOX management will be binding in all circumstances.
- Cannot be clubbed with any other offers / Schemes / Promotions / Block Bookings etc.
- Vouchers are valid for a specified period from the date of issuance, after which they will expire and cannot be redeemed.
- The expired Voucher Code will not be re-validated/ will not be accepted.
- In the case of Physical Vouchers, photocopy/duplication will not be accepted.
- PVR and INOX reserve the right to amend these terms and conditions or discontinue the voucher program at any time without prior notice.
- For any queries or issues related to GV you can write to customercare@pvrcinemas or call 8800900009
- Other conditions apply /all disputes are subject to Mumbai jurisdiction.