LIMITED PERIOD CAMPAIGN

Terms & Conditions for Cashback on Fuel Offer — ESAF Bank Credit Card

CASHBACK RATE	MAX CASHBACK	CAMPAIGN PERIOD	CASHBACK CREDIT
5%	₹250 / acct	25 Jun – 25 Jul 2026	03 Aug 2026

These terms and conditions ("Terms") shall be applicable to the Credit Cardholders (as defined hereinafter) participating in the Offer (as defined hereinafter) who agree to be bound by the same, and shall regulate the provisions of the specified products and services provided by ESAF Small Finance Bank ("ESAF Bank" / "the Bank") in association with 42 Card Solutions Pvt. Ltd. ("42CS"), the programme manager. Participation in this Offer is voluntary. Any customer participating in the Offer shall be deemed to have read, understood and accepted these Terms, which shall be in addition to and not in derogation of the other applicable terms and conditions of any account or any other facility / service offered by the Bank, and/or such other terms as may be specified by the Bank.

Definitions

The following words and phrases shall have the meanings set out below unless repugnant to the context:

"Credit Cardholders"
A person holding the ESAF Bank Credit Card whose last 4 digits have been mentioned in the communication.

"Campaign Period / Offer Period / Validity"
The period for which the Offer is valid, i.e. **25 June 2026 to 25 July 2026 (both dates inclusive)**, or as mentioned in the communication received by the customer.

"Transactions"
Any usage on the card which is not a charge / fee / interest levied.

"Eligible Fuel Transactions"
Fuel purchases identified through the applicable Merchant Category Codes (MCC) 5541 and 5542 as classified by the network and the Bank.

"Merchant"
Applicable Merchant Category Codes (MCC) 5541 and 5542 as classified by the network and the Bank

"Communication"
SMS / Email / Mobile App notification sent by ESAF Bank to the customer's registered mobile number / email ID mentioning the Offer.

Offer

- **5% cashback on the total (aggregate) Eligible Fuel Transactions** made during the Campaign Period using the ESAF Bank Credit Card.
- The maximum cashback is capped at **₹250 per account**, regardless of the total fuel spend during the Campaign Period.
- There is **no minimum transaction amount** required to be eligible for the cashback.
- The Offer is valid only on **fuel purchases** identified through the eligible MCCs listed below.
- The Offer is valid from **25 June 2026 to 25 July 2026** (both dates inclusive). Transactions outside this window are not eligible.
- The Offer can be availed **only once per account** during the Offer Period, computed on the customer's total eligible fuel spend.
- Cashback will be credited to eligible accounts on **3 August 2026**.

MCC 5541 Service Stations (with or without ancillary services) — traditional, staffed petrol & service stations.	**MCC 5542** Automated Fuel Dispensers — unmanned, pay-at-the-pump fuel transactions.

Eligibility for the Offer

a. Customers who have been inactive for more than 365 days.
b. Customers who are inactive/dormant/attrited cards who have not made transactions in the last 90 days
c. At least one Eligible Fuel Transaction (MCC 5541 / 5542) must be made during the Campaign Period.

Offer Validity & General Terms

- The customer needs to execute the transaction within the validity period provided in the communication.
- The Offer is valid only on transactions done through the ESAF Bank Credit Card mentioned in the Offer.
- By participating in this Offer, the customer agrees to be bound by these Terms and any other applicable terms modified and prescribed by ESAF Bank from time to time. Such participation implies that the customer has read, understood and accepted the Terms hereunder.
- The Offer is not transferable, non-assignable, non-negotiable and cannot be en-cashed or clubbed with any other offer of ESAF Bank, nor assigned to any other person / customer.
- All escalations related to this campaign will be valid within 3 months from the end of the Offer Period.
- Incomplete / rejected / invalid / returned / cancelled / refunded / disputed or unauthorised / fraudulent transactions will not be considered for the Offer, and any cashback already credited in respect thereof may be recovered.
- Cardholders whose accounts are overdue, or whose cards are permanently blocked or closed at the time of processing of cashback, will not be eligible for the benefits of the Offer. Cashback will be given solely as a credit to your credit card. This means the rewards are directly applied to your card account, reducing your outstanding balance rather than being sent as a direct cash deposit or cheque. The Bank's discretion in this regard shall be final.
- Cashback will be credited on 3 August 2026, post conclusion of the Offer.
- ESAF Bank reserves the right, without liability or prejudice to any of its other rights, at any time and without previous notice, to withdraw / suspend / amend / cancel this Offer without assigning any reason thereof.
- ESAF Bank's computation of spends and eligibility shall be final, conclusive and binding on the cardholder.
- Nothing contained in this cashback proposition shall be construed as a binding obligation on ESAF Bank or 42CS to continue the scheme after the scheme termination date, or to substitute it with a new or similar scheme.
- Any applicable taxes, levies or statutory dues arising from the cashback benefit shall be borne by the cardholder. The Offer is governed by the prevailing cardholder agreement and the Most Important Terms & Conditions (MITC) of the ESAF credit card programme, and is subject to applicable RBI guidelines.

Customer Support

TOLL-FREE HELPLINE **1800 571 3723**	**EMAIL SUPPORT** **cccare@esafbank.com | ccsupport@esafbank.com**