



Smart Spend Reward Campaign

Campaign Criteria: -

Product Type	Eligible customers	Spent Limit (POS /Ecom)	Gift Voucher
Royale	Maintaining AMB Above 20K	Total spent $\geq$ 5000 Min. per transaction: 2000	Rs.100
Pradham	Maintaining AMB Above 50K	Total spent $\geq$ 5000 Min. per transaction: 2000	Rs.100
Eleganza	Maintaining AMB Above 1 Lakh	Total spent $\geq$ 5000 Min. per transaction: 2000	Rs.100

Terms & Conditions: -

- The campaign shall be valid from 10th July 2026 to 25th July 2026.
- The campaign is applicable only to the identified Royale, Pradham and Eleganza customers selected under the campaign criteria.
- Customer balance as on 09th July 2026 (EOD) shall be considered as the base balance. To qualify, the customer's balance as on 25th July 2026 (EOD) shall be equal to or higher than the balance maintained as on 09th July 2026 (EOD).
- Customers satisfying the above balance criterion and the applicable eligible Debit Card POS/E-commerce spend criteria shall qualify for the Gift Voucher.
- Eligible transactions shall include only Debit Card POS and E-commerce merchant transactions.
- ATM withdrawals, cash deposits, fund transfers, UPI transactions, reversals, refunds, failed transactions and other non-POS/E-commerce transactions shall not be considered.
- The cumulative value of eligible Debit Card POS/E-commerce transactions during the campaign period shall be ₹5,000 or above, with a minimum value of ₹2,000 per eligible transaction.
- Only successful financial transactions posted during the campaign period shall be considered.
- Each eligible customer shall be entitled to only one reward under the campaign.