

OVERVIEW:

The 10% Instant Discount Offer (“Offer”) is a promotional offer administered and offered by NPCI (“RuPay”) in partnership with Reliance Retail Limited (“AJIO”) on www.Ajio.com (“AJIO Website”) and on AJIO mobile application (“AJIO Mobile App”) (collectively referred to as “AJIO Platform”) on purchase of specified products displayed on the Platform (“Specified Products”) using Credit Card of RuPay (“RuPay Credit Card holders”).

Offer Snapshot*:

<u>Criteria</u>	<u>Offer Details</u>
Instant Discount %	Instant 10% discount
Maximum Discount Value	INR ₹1,000
Minimum Order Value	₹4,500

*Please read the detailed Terms and Conditions below

OFFER TERM/ PERIOD:

Unless terminated earlier as provided under the Agreement, this Offer shall commence starting from 22nd August 2025 at [00:00:00 Hrs.] (“Offer Start Date”) and continue until 31st October 2025 at [23:59:00 Hrs.] (“Offer End Date”) or such other date and/or time as may be determined by AJIO at its sole discretion. The period starting from Offer Start Date until Offer end Date shall be referred to as Offer Term/ Period. During the Offer Period, there can be a blackout of the visibility of the Offer on AJIO Platform due to certain tactical business exclusivity reason.

ELIGIBILITY

- This Offer is open to all individual legal residents of the Republic of India aged 18 or above (“Resident Individual”) on the Offer Start Date.
- Each Resident Individual who is **RuPay Credit Card holder** and is AJIO customer with a valid phone number and e-mail address (“User”).

OFFER DETAILS:

1. 10% Instant Discount Offer will be applicable on eligible RuPay Credit Cards (“RuPay Credit Cards”) only.
2. 10% Instant Discount Offer will be available to RuPay Credit Card holders on usage of RuPay Credit Cards for purchase of Specified Products on the Platform on minimum order value of Rs 4,500 (“Minimum Order Value”) and up-to a maximum discount capped at Rs. 1,000 (“Maximum Discount Value”).
3. Minimum Order Value for determining eligible transactions shall not be subjected to partial return or partial cancellations during reconciliation process for billing purpose to RuPay.
4. Subject to the terms contained herein, the Offer can be availed once per eligible RuPay Credit Cards per months (i.e., once in each month of August, September, and October 2025) during the Offer Term but the total Maximum Discount Value per RuPay Credit Cards will be capped

Rs 1000 and each transaction with the RuPay Credit Cards has to meet the Minimum Order Value and above.

5. **In case of order cancellations/returns where this Offer was availed, the value of discount availed on such cancelled/returned orders will not be available to be availed again on other transactions during the Offer period.**
6. The User shall be eligible to avail the Offer only if the User fulfils the below conditions:
 - a. User makes payment for purchase of the Specified Products using selected RuPay Credit Cards, as may be determined by AJIO and/or RuPay from time to time; and
 - b. The total value of a single order for purchase of Specified Products on the AJIO Platform is equal to or greater than Rs. 4,500, after taking into account all applicable discounts, if any.
 - c. Upon purchasing Specified Products in accordance with the above, eligible User shall receive an instant discount of 10%, subject to a maximum of Rs. 1000 on making payment using eligible RuPay Credit Cards.
 - d. For clarity, the maximum instant discount that can be availed under this Instant Discount Offer is Rs. 1000 per eligible RuPay Credit Card.
 - e. This Offer is not applicable on H&M branded products. H&M branded products are excluded from this offer.
 - f. This Offer is not applicable on the purchase of any Excluded Products. For the sake of these Offer terms and conditions Excluded Products means products displayed and sold on the AJIO Platform on which this Offer is not applicable. AJIO solely reserves the right to determine the nature of products that are Excluded Products for this Offer. For the clarity Excluded Products may include but is not limited to H&M branded products.
 - g. **Offer on selected BINS of Rupay Credit Card.**
7. The Instant Discount Offer cannot be combined with any other promotion offered by AJIO and/or RuPay on AJIO Platform.

MISCELLANEOUS:

1. If the User who has availed the Instant Discount Offer, return all or part of the Specified Products purchased by them on the Platform, such that the value of their order falls below Rs. 4,500, they will not be eligible for return of purchased Specified Products. All products returned by the User shall be entertained solely as per AJIO's prevailing product return policy.
2. The Offer shall also be subject to AJIO Platform terms and conditions including but not limited to Platform Terms and Conditions, Fees & Payments, Cancellations, Returns and Refunds, etc. and such additional terms and conditions as the Reliance may notify from time to time.
3. The Offer shall also be subject to such additional terms and conditions as AJIO may notify from time to time.
4. If User faces any issue(s) while availing the Instant Discount Offer, the User may contact AJIO at [<https://www.ajio.com/selfcare>].
5. AJIO and/or RuPay reserves the right to disqualify any transaction or extend, cancel, discontinue, prematurely withdraw, change, alter or modify this Instant Discount Offer or any part thereof including the eligibility criteria and other pertinent terms and conditions at their sole discretion at any time as may be required including in view of business exigencies and/or

changes by a regulatory authority and/or statutory changes and/or any reasons beyond their control and the same shall be binding on the User without any prior notice to the User.

6. Participation to this Instant Discount Offer is purely voluntary.
7. This Instant Discount Offer is for a limited period and can be withdrawn by AJIO at any point of time, including after it has been announced and the same shall be binding on the User without any prior notice to the User.
8. AJIO do not assume any liability whatsoever arising out of this Instant Discount Offer. Maximum liability of AJIO is limited only to the value of the minimum billing amount of the Instant Discount Offer.
9. Instant Discount Offer is subject to discontinuation or revocation in cases of fraudulent/suspicious transaction or if there are any technical glitches or force majeure conditions as determined solely by AJIO and may disqualify any User from getting the benefits of this Instant Discount Offer.
10. 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 this Instant Discount Offer including any loss incurred as a result of any delay and/or failure to perform any obligation to the Users that is caused by:
 - a. technical problems of any kind which may limit or prevent any person's participation in this Instant Discount Offer;
 - b. any loss or damage arising from or in connection with the allocation or enjoyment of discount;
 - c. any other events beyond AJIO's control that may cause the promotion to be disrupted or corrupted or may lead to loss of, or damage to, the User.
11. AJIO (including employees, directors) shall not be liable or held responsible for any inactivated Bank of RuPay Credit Cards or any lack or lapse in any communication on account of failure or delay by any of the internet, telecom, SMS and emails service providers.
12. User hereby agrees to indemnify and keep AJIO harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings that may be suffered by AJIO as a consequence of (i) violation of the terms and conditions by the User; (ii) violation of applicable laws; (iii) any action or inaction resulting in willful misconduct or negligence on the User's part.
13. User agrees that, these terms shall be governed by and constructed in accordance with the laws of India and courts at Mumbai, Maharashtra shall have exclusive jurisdiction to decide over any controversy arising out of this Instant Discount Offer.
14. In case of returns & cancellations of the orders on which the said Instant Discount Offer have been availed using the selected RuPay Credit cards, the Instant Discount Offer will not be applicable again while making a purchase on AJIO with the same cards used before for availing the Offer during the Term of the Offer.

Other Terms and Conditions:

1. The offer will be applicable to the customers/cardholders as per the criteria defined by NPCI/Merchant.
2. Any person availing this Offer shall be deemed to have accepted the terms and conditions as mentioned by the NPCI and Merchant.
3. Offer details as shown are based on information provided by the Merchant and NPCI. No warranties are made by the Canara Bank that the information is correct. Please check directly with the merchant/NPCI to confirm the availability and validity of the offer.
4. The Merchant is the sole provider of all goods and/or services under this offer. Accordingly, the Canara Bank credit card holder understand, acknowledges and agree that the procurement by him/her of any goods and /or services under this offer shall constitute a contract solely between the merchant and him/her, and Canara Bank is not, nor will become, a party thereon.
5. By utilizing or attempting to utilize any of the goods and services under this Offer, the Canara Bank Credit Cardholder understands, acknowledges and agrees that:
Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/or services under this offer (each a "Claim") shall be settled by the Canara Bank credit Cardholder directly with the Merchant, and Canara Bank Credit Cardholder shall not make any Claim against Canara Bank.
6. Without prejudice to the foregoing, and to the fullest extent permitted by law, Canara Bank shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer.
7. The Canara Bank reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Credit Card.
8. The Bank reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
9. By participating in this Offer you agree to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (as amended from time to time).
10. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
11. All government Levies like Sales Tax, TDS, any Local Tax etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
12. This Offer is made available at the discretion of NPCI and Merchant and Canara bank does not have any role in it nor will Canara Bank be responsible for any issues arising out of the offer.
13. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
14. Nothing herein amounts to a commitment by Canara Bank/NPCI/Merchant to conduct further, similar or other offers.

15. The Cardholder shall indemnify and hold the Canara Bank harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Canara Bank as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
16. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
17. To know more about the offer & other exciting deals, please click on the RuPay logo banner placed in our website under the Credit Card Offer page.