

**OFFER Construct & Terms and Conditions\***

**Canara Bank Visa Credit Card Offer**

**OFFER CONSTRUCT CREDIT CARD FULL SWIPE & EMI**

<b>Offer Period</b>	<b>5<sup>th</sup> December 2025 to 31<sup>st</sup> December 2025 (Both days included)</b>
<b>Type of offer</b>	<b>INSTANT DISCOUNT</b>
<b>Offer applicability</b>	<b><u>LULU Kochi, Tripayar, Trivandrum, Bangalore, Lucknow, Coimbatore, Hyderabad, Palakkad, Calicut, Kottayam, Thrissur &amp; Kollam</u> <u>(HYPERMARKET/FASHION/CONNECT/CELEBRATE/LULU EXPRESS FRESHMARKET/LULU DAILY)</u></b>
<b>Offer construct</b>	10% Instant Discount up to Rs. 1000/- on minimum spends of Rs. 3500/-

**TERMS & CONDITIONS\***

- Any person availing this offer shall be deemed to have accepted these terms and conditions.
- 10% Instant Discount up to Rs 1,000 with Canara Bank Visa Credit Card Full Swipe & EMI transactions.
- Offer applicable only on Canara Bank Visa Credit Cards with BIN numbers 443814,443816,468778 and 477036.
- Offer is NOT applicable on Corporate, Co-brand and Commercial Cards
- Offer shall not be applicable on Brand No Cost EMI transactions.
- Instant Discount will be configured on Pine labs Plutus Machines (Online Machines)
- An instant discount will be valid only on the Pine Labs integrated machines in the Lulu stores.
- The offer will be starting from **5<sup>th</sup> December 2025 (00:00:01) to 31<sup>st</sup> December 2025 (23:59:59)**
- Offer applicable only on payment through Canara Bank Visa Credit Card Transaction Only.**
- Offer Applicable only on Full Swipe & EMI transactions.**
- Offer is NOT applicable on Debit Card transactions
- Offer applicable on minimum purchase of Rs. 3500**
- Maximum Discount capped at Rs. 1000**
- Offer valid only once per card during offer period
- Offer is applicable on all LULU owned stores like Hypermarket, Connect, Fashion, Celebrate, Freshmarket, Lulu Daily, **@ KOCHI, TRIVANDRUM, TRIPRAYAR, BANGALORE, LUCKNOW, COIMBATORE, HYDERABAD, PALAKKAD, CALICUT, KOTTAYAM, THRISSUR & KOLLAM**
- Program is applicable only on transactions done during campaign period and on campaign days mentioned & will not be applicable on any other day.
- The offers cannot be clubbed with any other ongoing offers in the store.
- Maximum 1 transaction on a card will be eligible during the offer period, any further transaction using same card will not get the benefit of the offer.

19. The Canara Bank and Lulu 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.
20. Participation in this Offer is voluntary
21. Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by Canara Bank Visa Credit Card or by Lulu.
22. The offer will be applicable on the Credit Card VISA BINs made applicable by Canara Bank for the offer.
23. The Offer is available only upon making full payment by a valid and unexpired Canara Bank Visa Credit card issued in India.
24. The Offer is non-negotiable, non-transferrable and non-cashable.
25. This offer cannot be clubbed with any other brand offer.
26. This offer is applicable on the purchase of select items.
27. This offer is NOT applicable on transactions made through Internet Banking/ UPI payment applications.
28. The Canara Bank/Lulu 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 Card.
29. This Offer is valid only in India.
30. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time of the respective Offer.
31. 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.
32. 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) of the Platform and the terms and conditions of respective sellers shall be applicable on the Cardholder.
33. Nothing herein amounts to a commitment by Canara Bank/Lulu to conduct further, similar or other offers.
34. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on the best effort basis.
35. Under no circumstance the Offer/discount being offered under this Program be settled with cash in lieu by Canara Bank or by Lulu.
36. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
37. You understand that Lulu may share your transactional data with the Canara Bank for purposes of this Offer and for checking your eligibility for their products and services and by participating in this Offer, you consent to sharing of your data for these purposes.
38. Pictures of products in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible for the same.
39. The Canara Bank and Lulu will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it

and the same shall be at the sole risk and consequences of such seller(s) and without reference to the Canara Bank and Lulu.

40. The Cardholder shall indemnify and hold the Canara Bank, Lulu and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Canara Bank, Lulu and/ or seller 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.
41. All liability with respect to the products purchased lies with the respective sellers and neither the Canara Bank nor Lulu shall be in any way responsible for the same.