

## Offer:

10% cashback on minimum spends of Rs.1,000 (maximum cashback of Rs.500)

## How to redeem?

- Visit [www.jiomart.com](http://www.jiomart.com) (app, m-site, website)
- Select your grocery for purchase
- You will receive a cashback post 90 days of the campaign expiry date
- Proceed to pay using Kotak Debit or Credit Cards

## Terms & Conditions

- This marketing program ("Offer") is from Kotak Bank Ltd. under an arrangement with Reliance Retail Limited for its value format business division ("Merchant") and is open to all residents of India holding a valid and unexpired Kotak Bank Credit & Debit Card ("Cardholder") and to whom a communication is sent either by Kotak Bank and/or Merchant.
- The Validity of the Offer is from **28<sup>th</sup> August, 2020 00:01 to 3<sup>rd</sup> September, 2020 23:59** (Both days included), unless extended by Kotak Bank and Merchant.
- Under this Offer:  
Cardholder can avail Cash back offer from Kotak Bank on purchases at [www.jiomart.com](http://www.jiomart.com) of Reliance Retail Limited ("Reliance"), using Kotak Bank Debit or Credit card as below, during the Offer Period.

Transaction	Cashback
Minimum single bill value of ₹1000.00 and above	10%

- Maximum Cash back per card account during the Offer Period will be **₹500** Cashback will be posted only on valid card account holder at the time of cashback fulfillment
- Cash back to be credited to the valid Card Holder's account **within 90 days from the end of the Offer period.**
- Any query regarding the cash back will be entertained by Kotak Bank till 90 days after the date of transaction/ purchase. Post such date; Kotak Bank will not entertain any correspondence or communication regarding this Program from any cardholder.
- In case of full cancellation/return of order, transaction will not qualify for the Offer under this Offer. If customer cancels a part of his/her order, or if customer has not been supplied full order, he/she will qualify for the Offer only on the net amount paid on the basis eligibility.
- Kotak Bank does not endorse any of the products or brands being offered under the Offer and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability to Merchant.
- The cash back offer/ benefits under these Offer cannot be clubbed with any other offer or discount extended by the Merchant on [www.jiomart.com](http://www.jiomart.com) or participating brands as part of any other arrangement.
- All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart of this exclusive offer as mentioned in the communication.
- Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. Kotak Bank or Merchant shall under no circumstances be responsible towards the same.
- Products offered under this Offer are subject to availability with the Merchant and accordingly Kotak bank or Merchant in no circumstances shall be liable for non-availability of any of the products.
- Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer
- Participation in this Offer is voluntary.
- The Offer is non-transferable, non-encashable and non-negotiable.
- Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the Bank and terms and conditions of the Reliance Retail Limited in relation to the Offer before availing the Offer. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of Reliance Retail Limited
- The Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services rendered by Reliance Retail Limited its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the benefits under the Offer.
- The Bank holds out no warranty and makes no representation about the quality, delivery or other wise of the goods and services offered by Reliance Retail Limited. Any issue or dispute or claim arising out of or in relation to availing the benefits under the Offer must be resolved by the Customer directly with Reliance Retail Limited by writing to [cs@jiomart.com](mailto:cs@jiomart.com) without any reference to the Bank.
- The decision of the Bank and Reliance Retail Limited in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- Under no circumstance will the offer being offered under this Offer be settled with cash in lieu by Kotak bank or by Merchant
- Merchant shall not be held responsible or liable to the Cardholder for non-receipt of cash back offer under the Offer from Kotak Bank and Cardholder has to raise all its disputes or differences related to Offer, if any with Kotak Bank only.
- All government Levies like GST, TDS, any Local Tax, etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
- Reliance do not assume any liability whatsoever arising out of this cashback. Maximum liability of Reliance is limited only to the value of the minimum billing amount of the Offer.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by Merchant for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against Merchant.
- Cardholders are not bound in any way to participate in the Programs. Any such participation is voluntary and the same is being made purely on best effort basis.
- The Bank & Reliance reserves the right, at any time to modify / amend/ withdraw, wholly or in part, any of the terms and conditions of this Offer without prior notice and without assigning any reason thereof and the same shall be binding on the Customer/User at all times.
- Reliance shall not be liable for any failure to comply with its obligations under this Offer caused by weather conditions, fire, flood, strike, hurricane, industrial dispute, war, hostilities, political unrest, riots, civil commotion, inevitable accidents, epidemic, pandemic, regulation or ordinance of any government or governmental agency, notifications, acts of God or any other circumstances amounting to Force Majeure.
- Any dispute with regard to Product liability, guarantee, warranty and quality of the Products to be purchased under this Offer shall be addressed to the respective Manufacturer/ Brand Owner and Reliance shall not be held responsible for the same. The guarantee and warranty of the Products shall be transferred, as received from the respective Manufacturer/Distributor.
- All disputes under the Program shall be submitted to the jurisdiction of courts at Mumbai only.