

## Cashback/Instant Discount Offer with OPPO F15 on YES BANK Credit Cards – Terms & Conditions

1. Flat 5% cashback/Instant Discount on OPPO F15 on YES BANK Credit Card EMI & Non-EMI transactions.
2. Offer on OPPO F15 Mobile would be applicable on YES BANK Credit Cards from 23<sup>rd</sup> Jan 2020 till 29<sup>th</sup> Feb 2020.
3. The cashback/Instant Discount offer can be availed only twice per YES BANK Credit Card during the offer period.
4. The minimum price of the item purchased to be eligible under this offer has to be INR. 15,000/-.
5. The maximum cashback/Instant Discount that can be availed under the offer is INR. 1,000/- per Transaction. Cashback/Instant Discount amount will get printed for eligible Cardmembers on the charge slip.
6. The cashback/Instant Discount offer can be availed on Purchase of Oppo F15 through any of their offline partners' /Retail partners and also through purchases made on Amazon, Flipkart, Tata Cliq, Paytm Mall and Snapdeal.
7. **Cashback Scheme** - Cashback offer on full swipe would be applicable on "No EMI cashback Only" option done under "Brand EMI" option through Pine Labs terminals.
8. **Cashback Scheme** - Cashback offer on EMI transactions would be applicable only for EMI transactions done on "Brand EMI" option through the Pine Labs terminals.
9. **Instant Discount** - Through Amazon, Flipkart & Tata Cliq - Customers will get an Instant Discount on the product value, i.e. 5% Instant Discount up to INR 1000.
10. The scheme would be applicable only on Instant EMI on YES BANK Credit Cards
11. Tenures Applicable - 3 months, 6 months, 9 months and 12 months
12. Cashback will be posted in the Cardmembers YES BANK Credit Card account within 90 days from end of the offer period.
13. Cashback amount mentioned on the charge slip will be considered final.
14. For cashback eligibility, transaction should happen under Brand EMI - "No EMI Cashback Only" for full swipe and "Brand EMI" for EMI transactions option on Plutus machines only.
15. Cashback will not be applicable if customer avails the EMI-On-Call facility.
16. Interest will be applicable for EMI transactions as per charge slip. GST at applicable rate shall be payable on the interest component of the EMI amount.
17. This marketing program from YES Bank is open to all residents of India eligible for Instant EMI
18. The Offer is non-transferable, non-binding and non-cashable.
19. Cashback is not valid for Void Transactions, cancelled transactions and chargeback transactions. The offer is valid only for successful/approved transactions.
20. Any customer queries on cashback is open only for 120 days from the offer end date.
21. YES BANK Corporate Cards and Purchase Cards are excluded from the promotion.
22. GST as applicable shall be payable by the customer as applicable at the time the respective Cashbacks were offered.
23. All standard Terms and Conditions (as amended from time to time) mentioned on YES BANK website would apply.
24. YES BANK shall not be liable for any loss or damage whatsoever that must be suffered, or for any personal injury that may be suffered as a result of availing of the cashback offer.
25. YES BANK does not guarantee and make any representation about the usefulness, worthiness and/or character of the Products/Services under the cashback offer provided.
26. By participating in the cashback offer the Cardmembers shall be deemed to have accepted these Terms and Conditions.
27. Any disputes arising out of this offer shall be subject to the exclusive Jurisdiction of courts in Mumbai only.