

Definitions

- ✓ "Card" shall mean a J&K Bank Credit/Debit Card issued by J&K Bank that is valid and subsisting during the Offer.
- ✓ "Cardholder/s" shall mean such customer/s to whom a Card has been issued and who is authorized to hold the card.
- ✓ "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled by the merchant prior to settlement with J&K Bank.

1. Description of the Offer

- (a) During the Offer Duration (as defined hereinafter), the Bank shall offer any person who makes a purchase/ purchases listed Product (s) (each a "**Product**" and collectively ("**Products**") in Amazon Store on www.amazon.in or the mobile site or mobile application thereof (collectively, "**Amazon.in**") using his/her credit or debit card issued by the Bank (such person hereinafter referred to a "Cardholder"), Instant bank discount on products purchased from amazon.in subject to a minimum purchase of INR 5,000 for Mobiles and INR 3,000 for all other categories per transaction.
- (i) the Product is purchased using the Card issued by the Bank, not being a corporate card;
- (ii) the Product is purchased in the month of March and April 2024 i.e. 29th March to 7th April 2024 ("**Offer Duration**").
- (b) Cardholders who fulfill the aforementioned criteria will be provided an instant discount of 10% up to INR 1,000 on Credit Card and Rs. 750 on Debit Card for Mobiles and INR 500 for all other categories, on Credit and Debit Card full swipe per Card during the Offer Duration.

Categories	Min Transaction	Maximum Discount	
		Credit Card	Debit Card
Mobiles	INR 5,000	INR 1,000	INR 750
All categories*	INR 3,000	INR 500	INR 500

* Appliances, TV, Fashion, Electronics, Home Kitchen and Furniture

Offer terms and conditions

1. This "**Offer**" is provided to you by J&K Bank Limited ("**Bank**") and Amazon Pay (India) Private Limited (formerly known as Amazon Online Distribution Services Private Limited) ("**Amazon**") and made available on the website www.amazon.in and the mobile site and mobile application thereof (collectively, "Amazon.in").
2. These Offer terms and conditions ("**Offer Terms**") are in addition to the J&K Bank Conditions of Use of J&K Bank Credit and Debit Cards. In the event of any conflict between the Conditions of Use of Banks Debit or Credit Card Offer Terms, these Offer Terms will prevail, only for the purposes of this Offer.
3. All residents of India holding a valid and active credit and Debit card issued by the Bank (each a "**Card**") are eligible to avail the Offer (each a "**Cardholder**").
4. This is a limited period offer as specified above unless revoked or extended by Bank in its sole discretion, without any prior notice and without liability.

5. The Instant Discount would not be applicable on payment made by Cardholders using the 'Cash on Delivery' payment option.
6. The Offer is not applicable on EMI transactions.
7. In case there are multiple items in a purchase order, the item-wise savings/discount may vary. However, the overall savings/discount on the purchase order will be equivalent to maximum savings / discount the Cardholder is eligible for under this Offer.
8. In the event the order is returned or cancelled by the Cardholder, seller or Amazon Seller Services Private Limited, for any reason whatsoever, and subsequently the order / purchase transaction value falls below the eligible transaction amount, the order will not qualify for this Offer and the participation of the Cardholder will be deemed withdrawn.
9. If Instant Discount is availed on any purchase, and the transaction is subsequently cancelled, the refund amount of such orders will be post adjusting the instant discount amount availed on the purchase.
10. Bank reserves the right, at any time, without prior notice, without liability, and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these Offer Terms or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not.
11. Nothing contained herein amounts to a commitment by Amazon or the Bank to conduct further, similar or other offers.
12. The above Offer is by way of a special offer and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.
13. Delinquent and over-limit Bank's credit Card members will not qualify for this Offer.
14. All disputes between the Cardholders and the Bank will be resolved inter se and Amazon will not (nor will be liable or obliged to) mediate or resolve any dispute or disagreement between the Cardholders and the Bank.
15. By participating in this Offer, every Cardholder expressly agrees that Bank or any of its affiliates will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with this Offer, including but not limited to that associated with his/her use or delivery or misuse of any product purchased on Amazon.in.
16. These Offer Terms are governed by the laws of India and the courts at Delhi will have exclusive jurisdiction over any matters/disputes arising out of or in relation to these Offer Terms.
17. Any person availing this Offer shall be deemed to have accepted these Offer Terms.
18. Some products might not be eligible for the offer. Please check the product detail page for offer eligibility on amazon.
19. The Cardholders are not bound in any way to participate in this Offer. The participation in the Offer is entirely voluntary and it is understood, that the participation by the Cardholder/s shall be deemed to have been made on a voluntary basis.
20. J&K Bank makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by the third party/merchant. Nothing contained herein shall constitute or be

deemed to constitute an advice, invitation or solicitation to purchase any products/ services of the third party.

21. Images used in all the communications pertaining to the Offer are for representation purpose only.
22. J&K Bank Debit Card Terms and Conditions <https://www.jkbank.com/transactions/services/debitCards.php> and Credit Card Terms and conditions <https://www.jkbank.com/transactions/services/creditCard.php> will be applicable for transactions made through Debit and Credit Cards respectively.
23. If the Cardholder/s ceases to be Cardholder/s at any time during the subsistence of the Offer, all the benefits under the Offer shall lapse and shall not be available to the Cardholder/s.
24. In all matters relating to the Offer, the decision of J&K Bank & Amazon shall be final and binding in all respects.
25. J&K Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card holder/s under the offer.
26. J&K Bank reserves the right to disqualify any merchant or Cardholder/s from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer.
27. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholder/s and J&K Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
28. Bank only facilitates the discount and shall not be responsible for any issue related to service of Amazon.
29. This offer shall also be governed by the terms and conditions of Amazon for availing the offer.
30. Notwithstanding anything contained in these Offer Terms, this Offer is not applicable on the purchase of the following products:
 - ✓ Gift Card(s) (Amazon branded and Non-Amazon branded)
 - ✓ All types of Prepaid Recharges (Mobile, DTH, Google Play, Subscriptions, Cable TV, Metro and any other type of prepaid recharge)
 - ✓ All types of Bill Payments
 - ✓ Digital Gold purchases and sales
 - ✓ Kindle e-books and Kindle Unlimited Subscription Program
 - ✓ Select Mobile, TV, Large Appliance and Electronic products (see product page for offer eligibility)
 - ✓ Amazon Pay balance loading
 - ✓ Amazon Prime subscription
 - ✓ Infant Nutrition and feeding products
 - ✓ All types of insurance, travel and entertainment booking (Insurance, Flight, Bus, Trains and Movies)
 - ✓ Gold and Silver Coins
 - ✓ Amazon Food orders
 - ✓ Amazon Fresh Orders
 - ✓ Installation Orders (Amazon and Brand)

Some products might not be eligible for the offer. Please check the product detail page on Amazon for offer eligibility