

## Terms and conditions of Visa Power Travel International Spend campaign

**Introduction:** This document outlines the terms and conditions ("**Terms**") of the Visa Worldwide Pte. Ltd.'s ("**Visa**") Visa Power Travel International Spend campaign ("**Campaign**") to promote international spends on Visa cards by Cardholders (*as defined below*). The Campaign is offered by Visa to all holders of a valid and active Visa debit card, Visa credit card and/ or Visa prepaid card ("**Eligible Card**") issued by licensed issuers in India ("**Cardholder**", "**you**", "**your**"). The Campaign shall be valid for the Campaign Period (*as defined below*) subject to availability of stock. Visa Worldwide Private Limited provides the campaign rewards to its clients as a service to the clients for service fee charged by it based on Client Services and Trademark License Agreement signed with them.

- 1. Eligibility:** To participate in the Campaign, you must be an existing Cardholder of an Eligible Card or obtain a new Eligible Card issued by any of the licensed issuers of Eligible Cards ("**Issuers**") and perform the following (each an "**Eligible Spend**") during the **Campaign Period** in **Select Destinations** (defined below): (i) make an in-person purchase at a point of sale (POS); (ii) withdraw cash at an ATM; or (iii) spend at any eligible **Visa Partners** listed in paragraph 5.

- Only transactions that are processed through VisaNet will be counted as Eligible Spend.

- 2.** You will qualify for the Campaign only if your Eligible Spend (made on an Eligible Card or a new Eligible Card) meets the Eligible Spend criteria above, and the purchase is not cancelled, returned, or refunded during the Campaign Period. **Campaign Period:** The Campaign will run from April 20, 2026 till January 31, 2027 (inclusive of both dates), or till such date the stocks for Rewards (*as defined below*) last, whichever is earlier ("**Campaign Period**").

- 3. Select Destinations:** Refers to the following destinations based on eligibility period:

| Eligibility Period                   | Select Destinations                                                                                                                         |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| April 20, 2026 to September 30, 2026 | Australia, France, Japan, Singapore, Thailand, United Arab Emirates, United Kingdom, United States of America, Vietnam, Sri Lanka and Nepal |
| October 1, 2026 to January 31, 2027  | All overseas destinations outside India.                                                                                                    |

- 4. Spend Rewards:** You can earn rewards on your Eligible Spends during the Campaign Period in the Select Destinations ("**Rewards**", each a "**Reward**"). Rewards available on Eligible Spends are as follows:

### Reward Details

| S.No. | Reward (at Select Destinations) | Eligibility Criteria                                                                                                                                                        | Example                                                                                                                                                                            | Eligibility Period                 |
|-------|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 1.    | 0.5% Reward on Eligible Spends  | Earn a <b>0.5% Reward</b> on all Eligible Spends made at an international merchant or when <b>withdrawing cash from an overseas ATM</b> in the <b>Select Destinations</b> . | If you withdraw <b>USD 100</b> in the <b>United States</b> , you'll earn a <b>USD 0.50</b> Reward value, converted to Rupees based on the <b>VisaNet</b> settlement exchange rate. | April 20, 2026 to January 31, 2027 |

|     |                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                    |                                     |
|-----|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| 2A. | <b>Additional 10% Reward (Google Pay / Samsung Pay)</b>                        | Earn an additional 10% Reward on Eligible Spend in Select Destinations when using Tap to Pay with an Eligible Card via Google Pay or Samsung Pay.                                                                                                                                                                                                                                                            | A <b>SGD 100</b> Tap to Pay transaction via <b>Google Pay</b> in Singapore will give you a <b>SGD 10</b> Reward value + a <b>SGD 0.50</b> base Reward value, converted to Rupees based on the <b>VisaNet</b> settlement exchange rate.                                                             | April 20, 2026 to January 31, 2027  |
| 2B. | <b>Additional 10% Reward (Visa Partners)</b>                                   | Earn an additional 10% Reward on Eligible Spend at participating Visa Partners listed in Paragraph 5 using an Eligible Card, regardless of payment method.                                                                                                                                                                                                                                                   | A <b>SGD 100</b> spend at <b>Singapore Oceanarium</b> using your Eligible Card (any payment method, including Tap to Pay with wallets) will give you a <b>SGD 10</b> Reward value + a <b>SGD 0.50</b> base Reward value, converted to Rupees based on the <b>VisaNet</b> settlement exchange rate. | April 20, 2026 - September 30, 2026 |
| 3.  | <b>10% jetsetter milestone bonus Reward at Select Destinations</b>             | <p>Unlock a <b>10% jetsetter milestone bonus Reward</b> of INR 10,000 during the Campaign when you complete <b>at least 20</b> Eligible Spend transactions totalling <b>INR 100,000</b> (or the foreign currency equivalent) <b>excluding ATM cash withdrawals</b> in the <b>Select Destinations</b>.</p> <p>This jetsetter milestone bonus Reward is stackable on top of the Rewards in S. No. 1 and 2.</p> | During the Campaign, once an Eligible Card reaches a combined physical card spend and Visa merchant spend of INR 100,000 across 20 transactions in the Select Destinations, the Eligible Card will be awarded a one-time 10% bonus on the first INR 100,000 Eligible Spend.                        | April 20, 2026 to January 31, 2027  |
| 4.  | <b>10% International Student Education Bonus Reward at Select Destinations</b> | Unlock a one-time <b>10% International Student Education Bonus Reward</b> of INR <b>12,000</b> when you pay                                                                                                                                                                                                                                                                                                  | Cardholders who use an Eligible Card to make cumulative online education payments of at least                                                                                                                                                                                                      | 1 July, 2026 to 31 January, 2027    |

|  |  |                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|  |  | <p>tuition fees abroad or other overseas education expenses online totaling <b>INR 120,000</b> or more (or the foreign currency equivalent).</p> <p>For avoidance of doubt, education loan repayments to banks or NBFCs are not eligible.</p> | <p>INR 120,000 will receive a one-time International Student Education Bonus Reward equivalent to INR 12,000. Online education payments may include (i) <b>direct online payments</b> to an overseas education institution (e.g., international universities, kindergartens, primary or secondary schools) for eligible education expenses including tuition fees, or <b>online payments made through the institution's approved payment platform (e.g., Flywire, Paypal)</b> for eligible education expenses including tuition fees.</p> |  |
|--|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

#### Additional Terms

- Rewards under 2A, 2B are awarded in addition to the Base Reward under S.No. 1.
- If a transaction qualifies for more than one of the rewards under 2A, 2B, the cardholder will receive only one Additional 10% Reward for that transaction.
- The Jetsetter Milestone Bonus Reward under S.No. 3 is stackable with Rewards earned under S.No. 1 and 2.
- The International Student Education Bonus Reward under S.No. 4 is stackable with Rewards earned under S.No. 1, 2 and 3.
- The Campaign is subject to these Terms and any applicable Visa terms and conditions. You will qualify for the Campaign only if your **Eligible Spend** (made on an Eligible Card or a new Eligible Card) meets the **Eligible Spend** criteria above, and the transaction is not cancelled, reversed, returned, or refunded during the Campaign Period. Only successful, completed transactions (including in-person purchases and ATM cash withdrawals, where applicable) fully posted and processed through **VisaNet** will be counted towards Eligible Spend. Declined, cancelled, reversed, refunded, disputed, or otherwise unsuccessful transactions will not count. For the purposes of this Campaign, the transaction date will be the settlement posting date shown in **VisaNet**.

- Only in-person POS transactions and cash withdrawals are eligible for earning base 0.5% rewards. Online spending is not eligible for earning campaign rewards unless on the portal of the specified Visa merchant partners listed above.
- For avoidance of doubt, pre-paid online hotel bookings are not eligible for earning campaign rewards
- For avoidance of doubt, ride hailing transactions are considered as online transactions and therefore not eligible for earning rewards, unless the merchant is listed as a Visa Merchant Partner.
- **Minimum reward redemption blocks** apply for each reward redemption type. For Amazon Vouchers and Air India Vouchers, the minimum redemption block is INR 1000.

**5. Visa Partners:** Visa Partners for the Campaign refers to the following wallet partners and merchants:

- Tap to Pay with Eligible card with the following partners below. **"Select Destinations"** refers to (a) **from April 20, 2026 to September 30, 2026**, the following destinations: Australia, France, Japan, Singapore, Thailand, United Arab Emirates, United Kingdom, United States of America, Vietnam, Sri Lanka and Nepal and (b) **from October 1, 2026 to January 31, 2027**, all overseas destinations outside India.

| Tap to Pay Wallet partners | Eligibility period                 |
|----------------------------|------------------------------------|
| Google Pay                 | April 20, 2026 to January 31, 2027 |
| Samsung Pay                | April 20, 2026 to January 31, 2027 |

OR

- [Limited Time-Offer from April 20, 2026 to September 30, 2026] Spend at selected **Visa merchant partners** in the Select Destinations (as defined above) as listed below:

**Visa merchant partners for the Campaign** [Limited Time-Offer from April 20, 2026 to September 30, 2026]:

| Country   | Merchant Name      | Spend Eligibility Criteria                                                                                                                                         | Eligibility period                   |
|-----------|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Australia | Klook              | Payments made on Klook (your card statement transaction description contains "Klook").                                                                             | April 20, 2026 to September 30, 2026 |
| France    | Klook              | Payments made on Klook (your card statement transaction description contains "Klook").                                                                             | April 20, 2026 to September 30, 2026 |
| Japan     | Klook              | Payments made on Klook (your card statement transaction description contains "Klook").                                                                             | April 20, 2026 to September 30, 2026 |
| Nepal     | Klook              | Payments made on Klook (your card statement transaction description contains "Klook").                                                                             | April 20, 2026 to September 30, 2026 |
| Singapore | Gardens by the Bay | Tickets bought on-site or on the Gardens by the Bay website for Flower Dome, Cloud Forest, and Floral Fantasy only (excluding food & drinks and retail purchases). | April 20, 2026 to September 30, 2026 |
| Singapore | Grab               | Eligible Grab transactions charged by Grab (your card statement shows "GRAB*"). Grab wallet top-ups do not qualify.                                                | April 20, 2026 to September 30, 2026 |
| Singapore | Klook              | Payments made on Klook (your card statement transaction description contains "Klook").                                                                             | April 20, 2026 to September 30, 2026 |

|                  |                                    |                                                                                                                                                                                                                                                                                                                                                                       |                                      |
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| <b>Singapore</b> | <b>Lotte Duty Free</b>             | In-store purchases at Lotte Duty Free in Changi Airport Terminals 1, 2, 3 and 4.                                                                                                                                                                                                                                                                                      | April 20, 2026 to September 30, 2026 |
| <b>Singapore</b> | <b>Mustafa Centre</b>              | In-store purchases at Mustafa Centre Department Store and Mustafa Jewellery owned by Mustafa Group (your card transaction description contains "Mustafa").                                                                                                                                                                                                            | April 20, 2026 to September 30, 2026 |
| <b>Singapore</b> | <b>Oceanarium</b>                  | Oceanarium admission tickets bought on-site or on rwsentosa.com only (excluding food & drinks and retail purchases).                                                                                                                                                                                                                                                  | April 20, 2026 to September 30, 2026 |
| <b>Singapore</b> | <b>Resorts World Sentosa</b>       | Purchases made directly on rwsentosa.com only.                                                                                                                                                                                                                                                                                                                        | April 20, 2026 to September 30, 2026 |
| <b>Singapore</b> | <b>Skyline Luge Sentosa</b>        | Skyline Luge Sentosa tickets bought on-site or online directly from Skyline Luge Sentosa.                                                                                                                                                                                                                                                                             | April 20, 2026 to September 30, 2026 |
| <b>Singapore</b> | <b>Universal Studios Singapore</b> | Universal Studios Singapore admission tickets bought on-site or on rwsentosa.com only (excluding food & drinks and retail purchases).                                                                                                                                                                                                                                 | April 20, 2026 to September 30, 2026 |
| <b>Sri Lanka</b> | <b>Klook</b>                       | Payments made on Klook (your card statement transaction description contains "Klook").                                                                                                                                                                                                                                                                                | April 20, 2026 to September 30, 2026 |
| <b>Thailand</b>  | <b>Klook</b>                       | Payments made on Klook (your card statement transaction description contains "Klook").                                                                                                                                                                                                                                                                                | April 20, 2026 to September 30, 2026 |
| <b>Thailand</b>  | <b>King Power Duty Free</b>        | In-store purchases at King Power Duty Free at the listed locations in Thailand: Suvarnabhumi Airport, Don Mueang Airport, Phuket Airport, Chiang Mai Airport, U-Tapao Airport, Rangnam Downtown Complex, Phuket Downtown Complex, City Boutique at One Bangkok.                                                                                                       | April 20, 2026 to September 30, 2026 |
| <b>Thailand</b>  | <b>Grab</b>                        | Eligible Grab transactions in Thailand charged by Grab (your card statement transaction description contains "GRAB"). Grab wallet top-ups do not qualify.                                                                                                                                                                                                             | April 20, 2026 to September 30, 2026 |
| <b>Thailand</b>  | <b>Gourmet Market</b>              | In-store purchases at Gourmet Market branches: Emporium, EmQuartier, Paragon, The Mall Lifestore Ngamwongwan, The Mall Lifestore Bang Khae, The Mall Lifestore Bangkok, The Mall Ramkhamhaeng, The Mall Lifestore Thapra, The Mall Korat, Terminal 21, The Promenade, The Crystal SB Ratchapruet, MRT Latphrao, Design Village Phutthamonthon, Design Village Bangna. | April 20, 2026 to September 30, 2026 |
| <b>Thailand</b>  | <b>Safari World (Bangkok)</b>      | Safari World (Bangkok) admission tickets bought on-site only (no food & drinks or retail purchases).                                                                                                                                                                                                                                                                  | April 20, 2026 to September 30, 2026 |

|                                 |              |                                                                                        |                                      |
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| <b>United Arab Emirates</b>     | <b>Bolt</b>  | Bolt rides/services paid for in the United Arab Emirates.                              | April 20, 2026 to September 30, 2026 |
| <b>United Arab Emirates</b>     | <b>Klook</b> | Payments made on Klook (your card statement transaction description contains "Klook"). | April 20, 2026 to September 30, 2026 |
| <b>United Kingdom</b>           | <b>Klook</b> | Payments made on Klook (your card statement transaction description contains "Klook"). | April 20, 2026 to September 30, 2026 |
| <b>United States of America</b> | <b>Klook</b> | Payments made on Klook (your card statement transaction description contains "Klook"). | April 20, 2026 to September 30, 2026 |
| <b>Vietnam</b>                  | <b>Klook</b> | Payments made on Klook (your card statement transaction description contains "Klook"). | April 20, 2026 to September 30, 2026 |

#### 6. Redemption and Use of Rewards:

- Rewards will be in the form of Air India Gift Cards or Amazon Gift cards ("**Vouchers**"). Air India, and Amazon are together referred to as "**Participating Merchants**."
- Eligible Cardholders can redeem their rewards by logging into the website - <https://www.visapowertravel.com> ("**Website**").
- Visa reserves the right to remove any **Rewards** option once fully redeemed.
- On the Website, eligible Cardholders will have to enter the 16-digit card number, CVV, card expiry date of the Eligible Card and mobile number.
- An OTP will be sent to the registered mobile number of the eligible Cardholder, which will have to be entered for verification.
- Once the Cardholder is successfully authenticated, you can login to view and redeem rewards.
- A **Reward** can only be claimed after the eligible spend transaction on the Eligible Card that qualifies the Cardholder for the rewards is posted on the website, during the Campaign period.
- A transaction date applicable will be based on the settlement posting date in VisaNet. Your spending will be posted weekly with up to 15 days delay from the settlement posting date in VisaNet.
- A Cardholder will qualify for the Campaign only if the payment transaction value on an Eligible Card or a new Eligible Card for products and services that are not cancelled or returned during the Campaign Period meets the Eligible Spend criteria mentioned above.
- Redemption is in blocks of INR 1,000. Maximum Rewards per Eligible Card are capped at INR 50,000 for the Campaign.
- Rewards are first-come, first-served. If a category runs out, only available options will be shown.
- You must redeem all your rewards in a single reward category per transaction.
- Please note that Visa may, at any time and without prior notice to eligible cardholders, choose to replace the reward options with alternatives from another merchant or entity.
- Please note that Visa reserves the right to withhold **Rewards** if a cardholder is not found to be eligible.

#### 7. Referral Bonus Reward

- You can earn a one-time INR 1000 Amazon Voucher referral reward when you fulfil 2 criteria:
  1. Successfully refer 4 friends who enrol with your referral code and add a Visa Card AND
  2. Make one qualifying in-person card transaction in **Select Destinations**. A qualifying transaction refers to either (i) an in-person purchase at a point of sale (POS); or (ii) spend at any eligible **Visa Partners**. "**Select Destinations**" refers to (a) **from April 20, 2026 to September 30, 2026**, the following destinations: Australia, France, Japan, Singapore, Thailand, United Arab Emirates, United Kingdom, United States of America, Vietnam, Sri Lanka and Nepal and (b) **from October 1, 2026 to January 31, 2027**, all overseas destinations outside India.

## 8. Use of Air India Vouchers

- Upon redemption of the **Air India Voucher** on the Visa Power Travel campaign site, a voucher code and PIN will be displayed. A copy of the voucher details will be sent to your registered email address.
- You can redeem Air India Vouchers in blocks of INR 1,000 at a time.
- Terms and conditions applicable to the issue and use of the Air India Vouchers are as decided by Air India: <https://giftcards.airindia.com/en-in/terms>

## 9. Use of Amazon Vouchers

- Upon redemption of the **Amazon Voucher** on the Visa Power Travel campaign site, a voucher code and PIN will be displayed. A copy of the voucher details will be sent to your registered email address.
- You can redeem Amazon Vouchers in blocks of INR 1,000 at a time.
- Amazon Vouchers are issued by Pine Labs under the brand name of Qwikcilver. Credit and Debit Cards issued outside India cannot be used to purchase Amazon.in Gift Cards.
- To add your Amazon Vouchers to your Amazon Pay balance, visit [www.amazon.in/addgiftcard](http://www.amazon.in/addgiftcard)
- Terms and conditions applicable to the issue and use of the Amazon Vouchers are as decided by Amazon: <https://www.amazon.in/gp/help/customer/display.html?nodeId=GNG9PXYZUMQT72QK>

## 10. General terms and conditions:

By participating in the Campaign, you agree to/that:

- Abide by these Terms and the decision of Visa with respect to the Campaign.
- Release and indemnify Visa, Issuers, Visa Partners and Participating Merchants from any liability, claim, loss, damage, cost, or expense arising from or in connection with the Campaign or the Vouchers.
- Understand that participation in the Campaign is voluntary and not binding in any manner.
- Accept that Visa reserves the right to modify, suspend, cancel, or terminate the Campaign and these Terms or any part of it without prior notice or reason.
- Accept that Visa has the sole and final discretion to determine the reward eligibility of the Vouchers, and that their decisions are final and binding.
- All taxes, fees, and surcharges on Rewards are the sole responsibility of the Cardholder.
- Visa reserves the right to disqualify any Cardholder who tampers with the entry process or does not qualify in accordance with these Terms or in any manners subvert or tries to subvert the objective of this Campaign.
- Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
- Visa shall not be liable for any failure or delay in fulfilling its obligations under this Campaign where such failure or delay is caused by any event or circumstances beyond Visa's reasonable control, including but not limited to acts of God, fire, flood, war, terrorism, government action, pandemic, epidemic, or any breakdown of or interruption to communication or computer systems.
- Once awarded, the Reward shall not be exchanged or redeemed for cash, shall not be transferable, and shall not be resold or commercially traded in any manner, directly or indirectly.

- Visa may, in its sole discretion, provide an alternate voucher or such other benefit of equal amount.
- Nothing herein amounts to a commitment by Visa, Issuers, Visa Partners or Participating Merchants to conduct further similar or other Campaigns.
- This Campaign is void where prohibited by law.
- All Rewards issued, sponsored and/or fulfilled by Participating Merchants under this Campaign shall be subject to all applicable laws, regulations, sanctions, embargoes and internal compliance policies, including but not limited to any legal, regulatory, tax, anti-money laundering, anti-bribery and sanctions-related screening, due diligence and onboarding requirements of Visa and/or Issuers, and, where applicable, of such Participating Merchants.

#### **11. Limitation of Liability:**

- Visa, Issuers, Visa Partners and Participating Merchants are not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Campaign.
- Visa, Issuers, Visa Partners and Participating Merchants assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries.
- Visa, Issuers, Visa Partners and Participating Merchants are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet or at any website or combination thereof, including injury or damage to participants or to any other person's computer related to or resulting from participating or downloading materials in the Campaign.
- Visa, the Issuers, Visa Partners shall not be responsible for the services provided by Amazon, Air India (being the Participating Merchants).

#### **12. Personal Data:**

- By participating in the Campaign, you acknowledge and agree that Visa, and service providers acting on Visa's behalf, may collect, use, process and share your personal information for the purpose of administering and managing the Campaign ("**Personal Data**"). The Personal Data may include amongst other things name and contact information, or special requirements for arranging the rewards. For more information on how Visa collects and protects your personal information, please review our Global Privacy Notice (<https://www.visa.co.in/legal/global-privacy-notice.html>).
- **Consent to Marketing:** By providing your consent to email marketing, you agree to receive marketing emails from Visa, which will provide you with access to offers, promotions and discounts.
- Where you wish to exercise any of your privacy choices under relevant laws, please contact us at Visa Privacy Centre (<https://www.visa.co.in/legal/privacy-policy.html>).

#### **13. Intellectual Property:**

- By participating in the Campaign, you acknowledge that any intellectual property rights in the Campaign and any materials used in connection with the Campaign are owned by Visa, and you do not have any rights to such materials.

#### **14. Governing Law:**

- These Terms are governed by the laws of India and any dispute arising out of or in connection with them will be subject to the exclusive jurisdiction of the courts at New Delhi, India.

**15. Entire Agreement:**

- These Terms constitute the entire agreement between each participant and Visa with respect to the Campaign and supersede all prior or other arrangements, understandings, negotiations, and discussions, whether oral or written.
- No waiver of any of the provisions of these Terms shall be deemed or shall constitute a waiver of any other provisions.

Please read these Terms carefully. If you do not agree to these Terms, please do not participate in the Campaign. Participation in the Campaign signifies your agreement to these Terms. You will be prompted to accept the Terms on the Website.

For any queries or concerns, please reach out to the customer service team at Razorpay at [visapowertravelsupport@razorpay.com](mailto:visapowertravelsupport@razorpay.com). Please note that Visa and Issuers are not responsible for customer service related to this Campaign. For avoidance of doubt, the sole responsibility of customer services shall be of Razorpay.