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Terms and conditions of International Travel Benefits Campaign

1. **Introduction:** This document outlines the terms and conditions ("**Terms**") of the Visa Worldwide Pte. Ltd.'s ("**Visa**") marketing campaign (the "**Campaign**") to increase the Visa debit, credit and prepaid card usage and activation across multiple Cardholders (*as defined below*). The Campaign is offered by Visa to all holders of a valid and active Visa consumer debit card, Visa consumer credit card and/or Visa consumer forex prepaid card ("**Eligible Card(s)**") issued by a licensed issuer in India, Sri Lanka, Bangladesh, Maldives, Bhutan & Nepal ("**Cardholder**", "**you**", "**your**"). The Campaign is valid for the Campaign Period (*as defined below*) subject to availability of stock. For avoidance of doubt, no Visa domestic prepaid card, or Visa commercial, business or corporate card shall fall within the definition of Eligible Card and be eligible for any benefits under the Campaign. For avoidance of doubt, Forex prepaid cards that carry the word "Corporate" on the card are not consumer forex prepaid cards and are not eligible for this offer

For the purpose of these Terms:

- 1.1. "**Travel SIM Card**" means an "**e-SIM**" (an embedded SIM that allows you to activate a cellular plan without using a physical SIM card) or "**Physical SIM**" (a removable subscriber identity module card that is inserted into a device)
 - 1.2. "**Issuer**" means a licensed issuer of Eligible Cards in India, Sri Lanka, Bangladesh, Maldives, Bhutan & Nepal.
 - 1.3. "**KYC**" means Know Your Customer verification process required by relevant telecommunications authorities.
 - 1.4. "**Benefits**" means the Travel SIM Card benefit, international lounge access benefit, and Airport Fastrack benefit offered under this Campaign.
 - 1.5. "**Razorpay**" means the platform partner handling the redemption process.
 - 1.6. "**Vendor(s)**" means one or more entity(ies) which will provide the Benefits to Cardholders.
 - 1.7. "**Eligibility Date**" means the date on which the Cardholder's cumulative International Spend first meets or exceeds the applicable spend threshold and is successfully processed on VisaNet."
2. **Eligibility Criteria & Offer Details:**
 - 2.1. You must be a Cardholder of an Eligible Card issued by any of the licensed issuers of Eligible Cards ("**Issuers**").
 - 2.2. All Transactions on an Eligible Card should have been processed on VisaNet and will include those processed by the Issuer on VisaNet.
 - 2.3. Any product return, request for refund, or order cancellation including partial cancellation for any reason whatsoever will disqualify an Eligible Transaction from the Campaign for the amount of refund or cancellation. If an order is partially cancelled or returned, the Cardholder will qualify for the Campaign only if the payment transaction value of the items that were not cancelled or returned continues to meet the Eligible Transaction criteria mentioned in these Terms.
 - 2.4. Visa's determination of eligibility and international spend shall be final and binding.

- 2.5. Cardholder can avail upto 3 benefits by meeting a minimum spend threshold (as mentioned below) either online at an international merchant in a non-INR currency or physically at a merchant Point of Sale (POS) outside the country of issuance of the **Eligible Card** (International Merchant) or cash withdrawals at an ATM outside the country of issuance of the **Eligible Card** in the previous 12 months from the date of claiming the benefit.
- 2.5.1. **Benefit 1:** By spending at least \$600 (United States Dollars six hundred) or an equivalent amount in foreign currency, cardholder can avail a travel SIM card (E-sim or Physical SIM) ("**Travel SIM Card**")
- 2.5.2. **Benefit 2:** By spending at least \$1200 (United States Dollars one thousand two hundred) or an equivalent amount in foreign currency, cardholder can avail both Travel Sim Card and an international airport lounge QR code ("**Airport Lounge Access**").
- 2.5.3. **Benefit 3:** By spending at least \$1800 (United States Dollars one thousand eight hundred) or an equivalent amount in foreign currency, cardholder can avail all three-Travel Sim Card **Airport Lounge Access** an airport fast track voucher ("**Airport Fast Track Voucher**")
3. **Campaign Period:** The Campaign will run from April 15th, 2026 till December 31st, 2026 (inclusive of both dates), or till such date the stocks last, whichever is earlier ("Campaign Period"). Customers can only claim their benefits on or after April 18th or T+5 days from their eligibility date (date on which cardholder becomes eligible based on spend threshold), whichever is later.
4. **Travel SIM Card Terms & Conditions:**
- 4.1. Cardholders may choose to redeem the Travel SIM Card for available countries or regions as provided by the Vendor. Visa reserves the right, if necessary, to provide a Travel SIM Card from an alternate Vendor at its discretion and depending on availability.
 - 4.2. On the Vendor's platform, Eligible Cardholders need to select their preferred SIM plan details.
 - 4.3. Eligible Cardholders will receive an email with a link to complete the KYC process by uploading the necessary details (as mandated by relevant telecommunications authorities)
 - 4.4. After KYC is completed, the e-SIM/physical SIM card option will be available in the drop-down menu on the SIM card vendor's platform.
 - 4.5. For an e-SIM, a QR code will be sent via email to activate the e-SIM. A list of compatible phones will be available on the platform.
 - 4.6. For a physical SIM card, Cardholders must enter their delivery address for the vendor to ship the SIM card to the Cardholder's address.
 - 4.7. The Cardholder notes that only one Travel SIM Card can be claimed during the Campaign Period on an Eligible Card.
 - 4.8. The Travel SIM Card is non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the Travel SIM Card will be provided.
 - 4.9. Only one Travel SIM Card can be issued to one natural person during the Campaign Period.
 - 4.10. The validity of the Travel SIM Card will start from the date of activation specified by the Vendor, after KYC requirements are completed.
 - 4.11. Detailed Terms and Conditions for usage of Travel SIM Card are available [here](#)
5. **Airport Lounge Access Terms & Conditions:**
- 5.1. Cardholders may choose to redeem the international airport lounge QR Code at participating lounges as provided by the relevant Vendor. Visa reserves the right, if necessary, to provide a QR Code from an alternative Vendor at its discretion and depending on availability.
 - 5.2. List of participating lounges is available at [here](#)

- 5.3. The Cardholder notes that only one QR code can be claimed during the Campaign Period on an Eligible Card.
- 5.4. QR Codes are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the QR Code will be provided. The validity of a QR Code starts from the generation of the code.
- 5.5. An International Lounge QR code can only be redeemed for a travel date which is within 7 days of date of redemption
- 5.6. Expired International Lounge QR Code, cannot be replaced.
- 5.7. Only one QR Code can be issued to one natural person during the Campaign Period
- 5.8. Detailed Terms and Conditions for usage of international lounge QR code are available [here](#)
- 5.9. Please present the QR code received via email at the airport lounge for entry. The QR code shown on the Order Details page is valid but may not be accepted at all airport lounges

6. Airport Fast track Voucher Terms & Conditions:

- 6.1. Cardholders may choose to redeem the fastrack benefit at available locations as provided by the Vendor. Visa reserves the right, if necessary, to provide a voucher from an alternative partner at its discretion and depending on availability.
- 6.2. List of participating locations is available at [here](#)
- 6.3. The Cardholder notes that only one voucher can be claimed during the Campaign Period on an Eligible Card.
- 6.4. Vouchers are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the Vouchers will be provided. The validity of a Voucher starts from the generation of the voucher.
- 6.5. Fast track benefit can only be redeemed for a travel date which is within 7 days of date of redemption
- 6.6. Expired voucher cannot be replaced
- 6.7. Only one voucher can be issued to one natural person during the Campaign Period
- 6.8. Detailed Terms and Conditions for usage of Airport Fast track are available [here](#)

7. Redemption of Benefits:

- 7.1. More details about the Campaign are available at this link: <https://visarewards.razorpay.com/>
- 7.2. Cardholders can claim their benefits by clicking on the above link, where they will have the option to "Claim" the benefits. Accordingly, the Cardholder would be redirected to a landing page ("**Website**"), for entering the card number and other details to claim such applicable benefits.
- 7.3. A benefit can only be claimed after 5 (five) days from the date of the Eligible Transaction that qualifies the Cardholder for the benefit, but no later than the campaign end date. The benefit details will be available to the Cardholder on the Website upon claiming of such benefit. Additionally, Visa may deliver the benefit details to the Cardholder via SMS or email.
- 7.4. An international lounge QR Code, once claimed, must be redeemed at a participating lounge within 96 hours from the time of claim. Expired QR codes cannot be replaced.
- 7.5. Visa, Issuers, merchants where the Eligible Card was used ("**Merchants**") and Participating Merchants and Vendor will not be responsible for any delay, loss, or damage in the delivery of the benefit.

8. General terms and conditions: By participating in the Campaign, you agree to/that:

- 8.1. abide by these Terms and the decision of Visa with respect to the Campaign.

- 8.2. release and indemnify Visa, Issuers, Merchants, Lounge Aggregator and Participating Merchants from any liability, claim, loss, damage, cost, or expense arising from or in connection with the Campaign or the benefits.
- 8.3. understand that participation in the Campaign is voluntary and not binding in any manner.
- 8.4. 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.
- 8.5. accept that Visa has the sole and final discretion to determine eligibility and benefit issuance under the Campaign, and that their decisions are final and binding.
- 8.6. Benefits offered under this program are promotional consumer rewards only and are not provided in return for any services, work, or business activity by the cardholder.
- 8.7. the total value of benefits received by a cardholder under this program shall remain within monetary thresholds prescribed under applicable tax laws from time to time
- 8.9. Visa does not provide any service to the cardholder- through this campaign.- 8.8. Campaign is not open to cardholders who are non residents for income tax purposes in India
- 8.10. all taxes, fees, and surcharges on benefits are the sole responsibility of the Cardholder.
- 8.11. Visa reserves the right to disqualify any participant who tampers with the entry process or submits an entry not in accordance with these Terms or in any manners subvert or tries to subvert the objective of this Campaign.
- 8.12. Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
- 8.13. once awarded, the benefits shall not be resold or commercially traded in any manner, directly or indirectly.
- 8.14. comply with the terms and conditions applicable to the issue and use of the benefits as decided by a Merchant and/or Vendor, as applicable on their respective platforms, or as informed to a Cardholder.
- 8.15. comply with the terms and conditions of a Vendor related to purchase of goods and services from them.
- 8.16. Visa may, in its sole discretion, provide an alternate benefit or such other benefit of equal amount.
- 8.17. nothing herein amounts to a commitment by Visa, Issuers, Merchants or Vendors to conduct further similar or other Campaigns.
- 8.18. this Campaign is void where prohibited by law.
- 8.19. All benefits, sponsored and/or fulfilled by Vendor(s) 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 Vendors. .
- 8.20. Visa reserves the right to withhold or withdraw benefits to ensure compliance with applicable laws

9. Limitation of Liability:

- 9.1. Visa, Issuers, Merchants and Vendors shall not be 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.
- 9.2. Visa, Issuers, Merchants and Vendors 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 by Cardholders.
- 9.3. Visa, Issuers, Merchants and Vendors 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 Cardholders or participants or to any other person's computer related to or resulting from participating or downloading materials in the Campaign.

- 9.4. Visa, the Issuers, Merchants, Lounge aggregators and Vendors shall not be responsible for any accidents or incidents that may occur while making a purchase or using any goods and services of the Vendor or Lounge Aggregator by a Cardholder.

10. Personal Data:

- 10.1. When you participate in the Campaign, Visa collects and processes certain personal data about you to administer, manage, and fulfil the Campaign and provide you with Campaign benefits. The personal data we collect and process may include, but is not limited to, your name, mobile number, email address, flight number, shipping and billing address, Eligible Card details (including the last four digits of your card number), transaction details, IP address, device identifiers, and any other personal data that we may reasonably require to facilitate your participation in the Campaign ("**Personal Data**"). For more information on how Visa collects and protects your Personal Data, please review our Global Privacy Notice (<https://www.visa.co.in/legal/global-privacy-notice.html>).
- 10.2. By participating in the Campaign, you consent to Visa and service providers acting on Visa's behalf to collect, use, store, process, transfer, and share your Personal Data for the purposes of: (a) administering, managing, and fulfilling the Campaign, including verification of eligibility, processing and delivery of Benefits (including Travel SIM Cards, Airport Lounge Access QR Codes, and Airport Fast Track Vouchers), and communicating with you regarding the Campaign; (b) delivering Benefits via SMS, email, or such other means as Visa may determine at its discretion; (c) Visa's Everyday Business Purposes as further described in Visa's Global Privacy Notice (as set out on <https://www.visa.co.in/legal/global-privacy-notice.html>); and (d) any other purpose reasonably incidental to the foregoing or as may be required or permitted under applicable law.
- 10.3. You acknowledge and consent that your Personal Data may be disclosed to the following categories of third parties for the purposes described in these Terms: (a) Vendor(s) for the purpose of fulfilment and redemption of Benefits, including Travel SIM Cards, Airport Lounge Access QR Codes, and Airport Fast Track Vouchers; (b) participating lounges for the purpose of fulfilment and redemption of Airport Lounge Access QR Codes; and (c) any other party as may be necessary to fulfil the purposes described herein or as required or permitted by applicable law. Once your Personal Data is shared with such third parties, they may process your Personal Data as independent controllers in accordance with their own privacy policies and applicable law. You are solely responsible for reviewing the privacy policies of such third parties before redeeming any Benefit. Visa is not responsible or liable for the privacy practices, data security measures, or data handling procedures of such third parties.
- 10.4. If 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>). Visa will respond to your request within the timeframes prescribed under applicable laws, subject to satisfactory verification of your identity and the validity of such request.

- 11. 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..

- 12. 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.

13. Entire Agreement:

- 13.1. 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.
- 13.2. 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 Visaoffersupport@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. Razorpay acts solely as facilitator in disbursing benefits on Visa's behalf and does not provide the benefits in its own capacity

Terms and conditions of Visa Classic & Platinum Consumer Debit Card Campaign

1. **Introduction:** This document outlines the terms and conditions ("**Terms**") of the Visa Worldwide Pte. Ltd.'s ("**Visa**") marketing campaign (the "**Campaign**") to increase the Visa Debit card usage and activation across multiple Cardholders (*as defined below*). The Campaign is offered by Visa to all holders of Visa Classic & Visa Platinum consumer debit cards ("**Eligible Card(s)**") issued by a licensed issuer in India ("**Cardholder**", "**you**", "**your**"). The Campaign is valid for the Campaign Period (*as defined below*) subject to availability of stock.
2. **Eligibility & Offer Details:**
 - 2.1. **General Conditions**
 - 2.1.1. You must be a Cardholder of an Eligible Card issued by any of the licensed issuers of Eligible Cards ("**Issuers**").
 - 2.1.2. All Transactions on an Eligible Card should have been processed on VisaNet and will include those processed by the Issuer on VisaNet.
 - 2.1.3. Any product return, request for refund, or order cancellation including partial cancellation for any reason whatsoever will disqualify an Eligible Transaction from the Campaign for the amount of refund or cancellation. If an order is partially cancelled or returned, the Cardholder will qualify for the Campaign only if the payment transaction value of the items that were not cancelled or returned continues to meet the Eligible Transaction criteria mentioned in these Terms.
 - 2.2. **Voucher:** Cardholder can avail a voucher worth INR50 ("**Voucher**") by performing at least one payment transaction (other than cash withdrawal) of any amount in a single receipt on an Eligible Card, either online or at a merchant, and processed on VisaNet during the Campaign Period ("**Eligible Transaction**")
 - 2.3. **International lounge QR code:** Cardholder can avail an international lounge QR Code ("**International Lounge QR Code**") by spending at least \$500 (United States Dollars five hundred) or an equivalent amount in foreign currency, which is equal to or exceeding INR 45,000 (Indian Rupees Forty Five Thousand) (whichever is higher) ("**Eligible Spend**") either online at an international merchant in a non INR currency or physically at a merchant Point of Sale (POS) outside India (International Merchant) or cash withdrawals at an ATM outside the geography of India in the previous 12 months from the date of claiming the QR code.
3. **Campaign Period:** The Campaign will run from April 1, 2026 till March 31, 2027 (inclusive of both dates), or till such date the stocks last, whichever is earlier ("**Campaign Period**"). Customers can only claim their benefits on or after April 15th or T+5 days from their eligibility date (date on which cardholder becomes eligible based on spend threshold) whichever is later.
4. **Vouchers:** The Vouchers shall be for purchase of goods/ services from Amazon Pay, Swiggy, Flipkart and Zomato ("**Participating Merchants**") for INR50.
 - 4.1. Cardholders may choose to redeem the value of the Voucher for goods or services from their preferred Participating Merchants, subject to availability. Visa reserves the right, if necessary, to provide a Voucher from an alternative Participating Merchant at its discretion and depending on availability.

- 4.2. The Cardholder notes that only one Voucher can be claimed during the Campaign Period on an Eligible Card.
- 4.3. Vouchers are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the Vouchers will be provided. The validity of a Voucher starts from the procurement of the code.
- 4.4. Only one Voucher can be issued to one natural person

5. **International Lounge QR Code Terms & Conditions:**

- 5.1. Cardholders may choose to redeem the International Lounge QR Code at participating lounges provided by **Priority Pass**, a lounge aggregator ("**Lounge Aggregator**"). Visa reserves the right, if necessary, to provide a QR Code from an alternative partner at its discretion and depending on availability.
- 5.2. List of participating lounges is available at [here](#)
- 5.3. The Cardholder notes that only one QR code can be claimed in a calendar year on an Eligible Card.
- 5.4. QR Codes are non-transferable, non-exchangeable, and non-refundable. No cash alternative or substitute to the QR Code will be provided. The validity of a QR Code starts from the generation of the code.
- 5.5. Only one QR Code can be issued to one natural person every calendar year.
- 5.6. An International Lounge QR code can only be redeemed for a travel date which is within 7 days of date of redemption
- 5.7. Expired International Lounge QR Code, cannot be replaced.
- 5.8. Detailed Terms and Conditions for usage of international lounge QR code are available [here](#)

6. **Redemption and Use of Vouchers & International Lounge QR Code:**

- 6.1. More details about the Campaign are available at this link: <https://visarewards.razorpay.com/>
- 6.2. Cardholders can claim their Voucher and/or International Lounge QR Code by clicking on the above link, where they will have the option to "Claim" the Voucher and International Lounge QR Code. Accordingly, the Cardholder would be redirected to a landing page ("**Website**"), for entering the card number and other details to claim such applicable Voucher and/or QR Code.
- 6.3. To claim the Voucher, Cardholder's Eligible Card must be validated by completing a transaction of a nominal Rs. 1.
- 6.4. A Voucher or International Lounge QR Code can only be claimed after 5 (five) days from the date of the Eligible Transaction that qualifies the Cardholder for the Voucher or International Lounge QR Code, but no later than the Campaign end date. The Voucher or International Lounge QR Code details will be available to the Cardholder on the Website upon claiming of such Voucher or International Lounge QR Code. Additionally, Visa may deliver the Voucher or International Lounge QR Code details to the Cardholder via SMS or email.
- 6.5. A Voucher, once claimed, must be redeemed on respective Participating Merchant platform (web or mobile app) within 90 (ninety) days from the date of claim. Expired Vouchers cannot be replaced.
- 6.6. Visa, Issuers, merchants where the Eligible Card was used ("**Merchants**") and Participating Merchants and Lounge Aggregator will not be responsible for any delay, loss, or damage in the delivery of the Vouchers or QR Code.

7. **Terms and conditions relating to redemption of each type of Voucher**

7.1. **AMAZON PAY**

- Visit www.amazon.in/addgiftcard
- Log in to your Amazon.in account
- Enter the 14-digit Gift Card code
- Click "Apply to Your Balance"
- The Gift Card amount will be added to your Amazon Pay balance
- You can add multiple Gift Cards to your account
- Your Amazon Pay balance will automatically be applied at checkout on your next purchase

7.2. Amazon Pay Gift Card - Terms & Conditions

- 7.2.1. The gift card balance can be used for up to 3 months from the date of claim
- 7.2.2. To add your Gift Card to your Amazon Pay balance, visit www.amazon.in/addgiftcard
- 7.2.3. Apply the 14 digit code (under scratch card) on amazon.in, add gift card and add the gift card balance in your Amazon.in account. This balance gets automatically applied at the time of next purchase. There is no cap on number of gift cards that can be added to an account.
- 7.2.4. Amazon Pay balance is a sum of all balances associated with the Gift Cards in your Amazon.in account.
- 7.2.5. Amazon Pay balance are redeemable across all products on Amazon.in except apps, certain global store products and other Amazon.in gift cards.
- 7.2.6. Amazon Pay balance must be used only towards the purchase of eligible products on amazon.in
- 7.2.7. The Gift Cards, including any unused Amazon Pay balance, expire one year from the date of issuance.
- 7.2.8. Gift Cards cannot be transferred for value or redeemed for cash.
- 7.2.9. Amazon is not responsible if a Gift Card is lost, stolen, destroyed or used without permission.
- 7.2.10. For complete terms and conditions, see www.amazon.in/giftcardtnc
- 7.2.11. You may request for revalidation of any expired Gift Cards. Upon receipt of such request, the Gift Card may be revalidated after due verification and subject to applicable terms and conditions.

7.3. SWIGGY MONEY VOUCHER

- 7.3.1. Open the Swiggy app on your mobile device
- 7.3.2. Log in to your Swiggy account (or create one if you don't have an account)
- 7.3.3. Go to your account/profile section
- 7.3.4. Select "Swiggy Money" or "Wallet"
- 7.3.5. Tap on "Add Money" or "Claim Voucher"
- 7.3.6. Enter your voucher code and PIN
- 7.3.7. Click "Apply" or "Claim"
- 7.3.8. The voucher amount will be credited to your Swiggy Money balance

7.4. Swiggy Money Voucher Code - Terms & Conditions

- 7.4.1. This Voucher Code is issued to add money to Swiggy Money.
- 7.4.2. Swiggy Money Code validity is 3 months. Once the code is added to the Swiggy Money wallet, you get 1 year validity to redeem.
- 7.4.3. The amount in Swiggy Money can be redeemed on all types of orders on Swiggy except Minis orders.

- 7.4.4. The amount cannot be taken out/transferred from Swiggy Money and it can't be used to purchase any gift cards.
- 7.4.5. The amount can be used on multiple transactions on Swiggy.
- 7.4.6. The amount covers taxes, packing charges, and delivery fee.
- 7.4.7. If you don't have a Swiggy account, you need to login to the Swiggy app and create a Swiggy account to use these Voucher Codes.
- 7.4.8. No returns and no refunds on Voucher codes.

7.5. ZOMATO GIFT CARD

- 7.5.1. Open the Zomato app and go to your profile
- 7.5.2. Tap on the "Money" section
- 7.5.3. Tap on "Claim a Gift Card"
- 7.5.4. Enter the 16-digit code and 6-digit PIN
- 7.5.5. Click "Claim"
- 7.5.6. The amount will reflect under "Gift Card Balance"
- 7.5.7. Your Gift Card balance will automatically be applied at checkout on your next order.

7.6. Zomato Gift Card - Terms & Conditions

- 7.6.1. The Gift Card is redeemable only on Zomato website or app
- 7.6.2. Effective 1st July 2025, Zomato Money can be used only to pay for food delivery orders and not dining bills on Zomato.
- 7.6.3. You may add the Gift Card to Zomato Money balance via "Claim" option.
- 7.6.4. The Gift Card is valid for a period of 3 months from the date of claim and cannot be used to purchase other gift cards.
- 7.6.5. Multiple Gift Cards can be clubbed in a single order of purchase.
- 7.6.6. The Gift Card cannot be redeemed for cash or credit and cannot be reloaded.
- 7.6.7. In cases where the order is canceled, the Gift Card amount shall be refunded to the source account.
- 7.6.8. You are solely responsible for the safety and security of the Gift Card. Zomato is not responsible for any acts of omission or commission if the Gift Card is lost, stolen, or used without permission. Once the Gift Card is claimed, no refund can be issued.
- 7.6.9. You may request for the revalidation of expired Gift Cards. Upon receipt of such request, the Gift Card may be revalidated after due verification as per RBI guidelines.
- 7.6.10. To redeem the Gift Card, you need to add the value into your valid Zomato account.
- 7.6.11. There is no fee or other charges associated with Gift Card purchase.
- 7.6.12. No interest will be payable on any Gift Card balance.
- 7.6.13. If your purchase exceeds the Gift Card balance, the remaining amount must be paid through credit card, net banking, debit card or other payment methods available on Zomato.
- 7.6.14. Zomato reserves the right to change these terms and conditions from time to time at its discretion.
- 7.6.15. In case of any cancellation of orders purchased using Gift Cards, the amount will be added to your Gift Card balance.

7.7. Flipkart Gift Card

- 7.7.1. Visit flipkart.com or the Flipkart app. Add items to your cart and click "Proceed To Pay."
- 7.7.2. Select "Pay By Gift Card" as the payment option.

- 7.7.3. Enter your 16-digit Gift Card number and PIN.
- 7.7.4. Pay any remaining balance via Debit Card

7.8. Flipkart Pay Gift Card - Terms & Conditions

- 7.8.1. Issued by Pine Labs Pvt. Ltd., authorized by the Reserve Bank of India (RBI). Valid for 12 months from issuance; revalidation of expired cards may be requested, subject to verification.
- 7.8.2. Redeemable only on flipkart.com, the Flipkart mobile app, or Flipkart m-site. Purchasable via Credit Card, Debit Card, or Net Banking only.
- 7.8.3. Cannot be used to buy other Flipkart Gift Cards, Flipkart First subscriptions, or for bulk purchases. Cannot be redeemed for cash/credit, reloaded, or resold.
- 7.8.4. If order value exceeds the Gift Card balance, the remainder must be paid via Credit Card, Debit Card, or Net Banking (Cash on Delivery not available). If order value is less, the unused balance stays on the card for future use.
- 7.8.5. Up to 15 Gift Cards can be combined per order at checkout; to use more, add them to your Flipkart Wallet first. Gift Card payment is available for single orders with multiple sellers.
- 7.8.6. Maximum 100 Gift Cards per 30-day period; aggregate value cannot exceed ₹1,00,000 per month. Orders exceeding these limits are cancelled automatically.
- 7.8.7. The cardholder is responsible for keeping the Gift Card number and PIN confidential. Flipkart/Pine Labs are not liable for misuse due to loss, theft, or unauthorized disclosure.
- 7.8.8. Gift Cards issued for damaged, defective, or missing products must not be transferred to another account; Pine Labs/Flipkart may cancel such cards if transferred.
- 7.8.9. Gift Cards purchased via fraudulent means will be cancelled, with funds returned to the original payment source.
- 7.8.10. Once purchased, Gift Cards cannot be cancelled by the purchaser. Cancellations are at the sole discretion of Flipkart/Pine Labs.
- 7.8.11. If KYC details per RBI guidelines are incorrect or insufficient, Flipkart/Pine Labs may cancel the Gift Card. As a regulated pre-paid instrument, purchaser/redeemer details may be shared with the RBI or statutory authorities.
- 7.8.12. Promotional offers on Gift Cards, including bank offers and cashbacks, may be withdrawn at any time. No fees or charges apply to Gift Card purchases.
- 7.8.13. Flipkart/Pine Labs assume no responsibility for products purchased using Gift Cards.
- 7.8.14. Dispute Resolution: For disputes, unauthorized transactions, and liability matters, refer to the Customer Grievance Policy

8. International Lounge Terms & Conditions:

Detailed Terms and Conditions for usage of international lounge QR code are available [here](#)

9. General terms and conditions: By participating in the Campaign, you agree to/that:

- 9.1.** abide by these Terms and the decision of Visa with respect to the Campaign.
- 9.2.** release and indemnify Visa, Issuers, Merchants, Lounge Aggregator and Participating Merchants from any liability, claim, loss, damage, cost, or expense arising from or in connection with the Campaign or the Vouchers and International Lounge QR Code.
- 9.3.** understand that participation in the Campaign is voluntary and not binding in any manner.

- 9.4. accept that Visa reserve the right to modify, suspend, cancel, or terminate the Campaign and these Terms or any part of it without prior notice or reason.
- 9.5. accept that Visa has the sole and final discretion to determine eligibility and benefit issuance under the Campaign, and that their decisions are final and binding.
- 9.6. Benefits offered under this program are promotional consumer rewards only and are not provided in return for any services, work, or business activity by the cardholder.
- 9.7. the total value of benefits received by a cardholder under this program shall remain within monetary thresholds prescribed under applicable tax laws from time to time
- 9.9. Visa does not provide any service to the cardholder- through this campaign.- 9.8. Campaign is not open to cardholders who are non residents for income tax purposes in India
- 9.10. all taxes, fees, and surcharges on Vouchers are the sole responsibility of the Cardholder.
- 9.11. Visa reserves the right to disqualify any participant who tampers with the entry process or submits an entry not in accordance with these Terms or in any manners subvert or tries to subvert the objective of this Campaign.
- 9.12. Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
- 9.13. once awarded, the Voucher or International Lounge QR Code shall not be resold or commercially traded in any manner, directly or indirectly.
- 9.14. comply with the terms and conditions applicable to the issue and use of the Vouchers and QR Code as decided by a Participating Merchant and Lounge Aggregator, as applicable on their respective platforms
- 9.15. comply with the terms and conditions of a Participating Merchant and Lounge Aggregator related to purchase of goods and services from them..
- 9.16. Visa may, in its sole discretion, provide an alternate voucher or QR code or such other benefit of equal amount.
- 9.17. nothing herein amounts to a commitment by Visa, Issuers, Merchants, Lounge Aggregator or Participating Merchants to conduct further similar or other Campaigns.
- 9.18. this Campaign is void where prohibited by law.
- 9.19. All Vouchers and International Lounge QR Codes issued, sponsored and/or fulfilled by Participating Merchants and Lounge Aggregator 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 and/or Merchants.
- 9.20. Visa reserves the right to withhold or withdraw benefits to ensure compliance with applicable laws.

10. Limitation of Liability:

- 10.1. Visa, Issuers, Merchants, Lounge Aggregator 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.
- 10.2. Visa, Issuers, Merchants, Lounge Aggregator 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.
- 10.3. Visa, Issuers, Merchants, Lounge Aggregator 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 Cardholders or participants or to any other person's computer related to or resulting from participating or downloading materials in the Campaign.

- 10.4.** Visa, the Issuers, Merchants, Lounge Aggregator and the Participating Merchants shall not be responsible for any accidents or incidents that may occur while making a purchase or using any goods and services of the Participating Merchant or Lounge Aggregator by a Cardholder.

11. Personal Data:

- 11.1.** When you participate in the Campaign, Visa collects and processes certain personal data about you to administer, manage, and fulfil the Campaign and provide you with Campaign benefits. The personal data we collect and process may include, but is not limited to, your name, mobile number, email address, flight number, Eligible Card details (including the last four digits of your card number), transaction details, IP address, device identifiers, and any other personal data that we may reasonably require to facilitate your participation in the Campaign ("**Personal Data**"). For more information on how Visa collects and protects your Personal Data, please review our Global Privacy Notice (<https://www.visa.co.in/legal/global-privacy-notice.html>).
- 11.2.** By participating in the Campaign, you consent to Visa and service providers acting on Visa's behalf to collect, use, store, process, transfer, and share your Personal Data for the purposes of: (a) administering, managing, and fulfilling the Campaign, including verification of eligibility, processing of Vouchers and International Lounge QR Codes, and communicating with you regarding the Campaign; (b) delivering Vouchers and QR Codes via SMS, email, or such other means as Visa may determine at its discretion; (c) Visa's Everyday Business Purposes as further described in Visa's Global Privacy Notice (as set out on <https://www.visa.co.in/legal/global-privacy-notice.html>); and (d) any other purpose reasonably incidental to the foregoing or as may be required or permitted under applicable law.
- 11.3.** You acknowledge and consent that your Personal Data may be disclosed to the following categories of third parties for the purposes described in these Terms: (a) Participating Merchants for the purpose of fulfillment and redemption of Vouchers; (b) Lounge Aggregator and participating lounges for the purpose of fulfillment and redemption of International Lounge QR Codes; and (c) any other party as may be necessary to fulfill the purposes described herein or as required or permitted by applicable law. Once your Personal Data is shared with such third parties, they may process your Personal Data as independent controllers in accordance with their own privacy policies and practices. You are solely responsible for reviewing the privacy policies of such third parties before redeeming any Voucher or International Lounge QR Code. Visa is not responsible or liable for the privacy practices, data security measures, or data handling procedures of such third parties.
- 11.4.** If 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>). Visa will respond to your request within the timeframes prescribed under applicable laws, subject to satisfactory verification of your identity and the validity of such request.

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.

- 12. 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.

13. Entire Agreement:

- 13.1.** 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.
- 13.2.** 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 Visaoffersupport@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. Razorpay acts solely as facilitator in disbursing benefits on Visa's behalf and does not provide the benefits in its own capacity