

Terms and conditions of Visa's Card Issuance 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 card issuance and activation across multiple Cardholders (*as defined below*). The Campaign is offered by Visa to all holders of new Visa consumer credit cards ("**New Visa Credit Card**") and new Visa forex prepaid cards ("**New Visa Forex Card**") (together the "**New 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. For avoidance of doubt, no Visa prepaid card other than forex prepaid card shall fall within the definition of Eligible Cards or be eligible for any benefits under the Campaign.
2. **Eligibility:**
 - To participate in the Campaign, you must be a Cardholder of a New Eligible Card issued by any of the licensed issuers of Eligible Cards ("**Issuers**") and perform any of the following transactions ("**Eligible Transaction**"):
 - At least one payment transaction of at least INR 300 in a single receipt other than cash withdrawal on a New Visa Credit Card, either online or at a merchant, and processed on VisaNet during the Campaign Period ("**Eligible Credit Card Transaction**").
 - At least one international transaction in a foreign currency equivalent to US\$ 4 or above in a single receipt, including international cash withdrawals using a new Visa Forex Card, either online or at a merchant and processed on VisaNet during the Campaign Period ("**Eligible Forex Card Transaction**").

Eligible Credit Card Transactions and Eligible Forex Card Transactions are together referred to as **Eligible Transactions**.
 - All Eligible Transactions should have been processed on VisaNet and will include those processed by the Issuer on VisaNet.
 - 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.
3. **Campaign Period:** The Campaign will run from February 7, 2026 till October 31, 2026 (inclusive of both dates), or till such date the stocks last, whichever is earlier ("**Campaign Period**"). The Customers can only claim their vouchers on or after February 15th or T+5 days from their eligibility date, whichever is later.
 - The campaign will be enabled for Visa Commercial/ business/ corporate forex card from May 20, 2026 till October 31, 2026 or till such date the stocks last, whichever is earlier.
4. **Vouchers:** The vouchers for the Campaign (each a "**Voucher**") shall be for purchase of goods/ services from Amazon Pay, Swiggy, Zomato, Flipkart ("**Participating Merchants**") for the amounts provided below:
 - For an Eligible Credit Card Transaction on a New Visa Credit Card:
 - On Visa Platinum credit card: INR 250 Voucher.
 - On Visa Signature credit card: INR 500 Voucher
 - On Visa Infinite credit card: INR 750 Voucher
 - On Visa Rewards credit card(excluding BIN 431581): INR 300 Voucher

- For an Eligible Forex Card Transaction on a New Visa Forex Card: INR 500 Voucher
- 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.
- The Cardholder notes that only one Voucher can be claimed during the Campaign Period on an Eligible Card.
- 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.
- Only one Voucher can be issued to one natural person.

5. Redemption and Use of Vouchers:

- More details about the Campaign are available at this link: <https://www.visa.co.in/pay-with-visa/welcome-offer.html>
- Cardholders can claim their Vouchers by clicking on the above link, where they will have the option to "Claim" the Voucher. Accordingly, the Cardholder would be redirected to a landing page ("**Website**"), for entering the card number and other details to claim such applicable Voucher.
- A Voucher can only be claimed after 5 (five) days from the date of the Eligible Transaction that qualifies the Cardholder for the Voucher, but no later than 95 (ninety-five) days from the aforesaid date. The Voucher details will be available to the Cardholder on the Website upon claiming of such Voucher. Additionally, Visa may deliver the Voucher details to the Cardholder via SMS.
- 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.
- Visa, Issuers, merchants where the New Eligible Card was used ("**Merchants**") and Participating Merchants will not be responsible for any delay, loss, or damage in the delivery of the Vouchers.

6. Terms and conditions relating to redemption of each type of Voucher

○ **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

○ **Amazon Pay Gift Card - Terms & Conditions**

- The gift card balance can be used for up to 3 months from the date of claim
- To add your Gift Card to your Amazon Pay balance, visit www.amazon.in/addgiftcard
- 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.

- Amazon Pay balance is a sum of all balances associated with the Gift Cards in your Amazon.in account.
- Amazon Pay balance are redeemable across all products on Amazon.in except apps, certain global store products and other Amazon.in gift cards.
- Amazon Pay balance must be used only towards the purchase of eligible products on amazon.in
- The Gift Cards, including any unused Amazon Pay balance, expire one year from the date of issuance.
- Gift Cards cannot be transferred for value or redeemed for cash.
- Amazon is not responsible if a Gift Card is lost, stolen, destroyed or used without permission.
- For complete terms and conditions, see www.amazon.in/giftcardtnc
- 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.

○ **SWIGGY MONEY VOUCHER**

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

○ **Swiggy Money Voucher Code - Terms & Conditions**

- This Voucher Code is issued to add money to Swiggy Money.
- Swiggy Money Code validity is 3 months. Once the code is added to the Swiggy Money wallet, you get 1 year validity to redeem.
- The amount in Swiggy Money can be redeemed on all types of orders on Swiggy except Minis orders.
- The amount cannot be taken out/transferred from Swiggy Money and it can't be used to purchase any gift cards.
- The amount can be used on multiple transactions on Swiggy.
- The amount covers taxes, packing charges, and delivery fee.
- 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.
- No returns and no refunds on Voucher codes.

○ **ZOMATO GIFT CARD**

- Open the Zomato app and go to your profile
- Tap on the "Money" section
- Tap on "Claim a Gift Card"
- Enter the 16-digit code and 6-digit PIN
- Click "Claim"
- The amount will reflect under "Gift Card Balance"

- Your Gift Card balance will automatically be applied at checkout on your next order
- **Zomato Gift Card - Terms & Conditions**
 - The Gift Card is redeemable only on Zomato website or app
 - Effective 1st July 2025, Zomato Money can be used only to pay for food delivery orders and not dining bills on Zomato.
 - You may add the Gift Card to Zomato Money balance via "Claim" option.
 - 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.
 - Multiple Gift Cards can be clubbed in a single order of purchase.
 - The Gift Card cannot be redeemed for cash or credit and cannot be reloaded.
 - In cases where the order is canceled, the Gift Card amount shall be refunded to the source account.
 - 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.
 - 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.
 - To redeem the Gift Card, you need to add the value into your valid Zomato account.
 - There is no fee or other charges associated with Gift Card purchase.
 - No interest will be payable on any Gift Card balance.
 - 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.
 - Zomato reserves the right to change these terms and conditions from time to time at its discretion.
 - In case of any cancellation of orders purchased using Gift Cards, the amount will be added to your Gift Card balance.
- **FLIPKART GIFT CARD**
 - Visit flipkart.com or the Flipkart app. Add items to your cart and click "Proceed To Pay."
 - Select "Pay By Gift Card" as the payment option.
 - Enter your 16-digit Gift Card number and PIN.
 - Pay any remaining balance via Visa cards.
- **Flipkart Gift Card - Terms & Conditions**
 - 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.
 - Redeemable only on flipkart.com, the Flipkart mobile app, or Flipkart m-site.
 - 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.
 - If order value exceeds the Gift Card balance, the remainder must be paid via Visa Credit Card/ Debit Card. If order value is less, the unused balance stays on the card for future use.
 - 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.
 - Maximum 100 Gift Cards per 30-day period; aggregate value cannot exceed ₹1,00,000 per month. Orders exceeding these limits are cancelled automatically.
 - 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.
 - 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.

- 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.
- 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.
- Flipkart/Pine Labs assume no responsibility for products purchased using Gift Cards.

7. 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, Merchants 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 reserve 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 winners and the Vouchers, and that their decisions are final and binding.
- all taxes, fees, and surcharges on Vouchers are the sole responsibility of the Cardholder.
- 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.
- Visa is not responsible for any technical failures that may prevent an individual from participating in the Campaign.
- once awarded, the Voucher shall not be resold or commercially traded in any manner, directly or indirectly.
- comply with the terms and conditions applicable to the issue and use of the Vouchers as decided by a Participating Merchant, as applicable on their respective platforms
- comply with the terms and conditions of a Participating Merchant related to purchase of goods and services from them..
- 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, Merchants or Participating Merchants to conduct further similar or other Campaigns.
- this Campaign is void where prohibited by law.
- All Vouchers 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 and/or Merchants.

8. Limitation of Liability:

- Visa, Issuers, Merchants 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, Merchants 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, Merchants 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.
- Visa, the Issuers, Merchants 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 by a Cardholder

9. 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 prize. 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>).
- 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>).

10. 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..

11. 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.

12. 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 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.

13. VWPL provides INR 500 voucher towards Visa Forex Card transaction to its clients as a service to the clients for service fee charged by it based on CSTLA signed with them.