

Visa Card Issuance Campaign Offer FAQs

[FAQs for Cardholders]

This document captures all the Frequently Asked questions from cardholders on Visa's campaign on issuance and activation of newly issued Visa consumer credit cards and Visa consumer forex prepaid cards (collectively "**Visa Cards**") The questions are classified into the following sub-sections:

1. Offer details.
2. Offer Redemption and usage details.
3. Cardholder eligibility for this offer

Offer Details

1. What is Visa's offer and how can I participate?

Visa has launched exciting offers (the "**Campaign**") across multiple categories of valid and active Visa cards, as provided below:

- **New Credit Card:** Any user who obtains a new Visa credit card ("**New Visa Credit Card**") and performs at least one payment transaction of INR 300 or above, excluding cash withdrawal ("**Eligible Credit Card Transaction**"), either online or at a merchant ("**Merchant**") during the Campaign Period (*as defined below*) is eligible to win discount vouchers ("**Voucher**") of Amazon Pay, Swiggy, Zomato, Flipkart ("**Participating Merchant**") depending on the particular variant of the New Visa Credit Card used, as provided below:
 - Visa Platinum credit card: INR 250 Voucher
 - Visa Signature credit card: INR 500 Voucher
 - Visa Infinite credit card: INR 750 Voucher
 - Visa Rewards credit card (excluding BIN 431581): INR 300 Voucher
- **New Forex Card:** Any user who obtains a new Visa consumer forex travel prepaid card ("**New Visa Forex Card**") and performs at least one international payment transaction of US\$ 4 or above in an equivalent foreign currency, including cash withdrawal ("**Eligible Forex Card Transaction**"), either online or at a Merchant during the Campaign Period (*as defined below*) is eligible to win discount vouchers of INR 500 of a Participating Merchant.

Eligible Credit Card Transactions and Eligible Forex Card Transactions are together referred to as "**Eligible Transactions**".

- Please note that Visa, business/ commercial cards and corporate cards are not eligible for this Campaign.
- Each offer will be subject to Visa's terms and conditions for the Campaign.

- All Eligible Transactions should have been processed on VisaNet and will include those on-us transactions staged by the issuer of the cards on VisaNet.

2. For how long is the Campaign valid?

The Campaign is valid from 7th February,2026 to 31st October 2026 including both days, or till such date the stocks last, whichever is earlier (“**Campaign Period**”).

3. What transactions are considered eligible for this offer?

- For the offers on new Visa Credit Cards, a payment transaction of a minimum value of INR 300 during the Campaign Period, either online or at a Merchant and processed on VisaNet and excluding cash withdrawals will be considered as an Eligible Transaction.
- For the offers on New Visa Forex Cards, an international payment transaction in a foreign currency equivalent to at least \$4 in a single receipt using a New Visa Forex Card, either online or at a Merchant and processed on VisaNet, including international cash withdrawals during the Campaign Period will be considered as an Eligible Transaction.
- Eligible Transactions will also include “on-us transactions,” or payment transactions staged by the Issuer of Visa Cards on VisaNet.
- Only successful payment transactions will be considered eligible. Any product return, request for refund, or order cancellation including partial cancellation for any reason will disqualify an Eligible Transaction from the Campaign for the amount of the refund or cancellation. The cardholder will be eligible for the offer(s) only if the payment transaction value for items not cancelled or returned meets the criteria for Eligible Transaction.

4. What are the key conditions for using the vouchers that I can win in this promotional offer?

- **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/ 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 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 - 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
- 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 - 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.

Please note that Visa may choose to change the offer prize to a Voucher of the same amount of another Participating Merchant from time to time without prior communication to the eligible cardholder.

[Offer Redemption and usage details.](#)

5. How can I claim my voucher(s)?

If you are eligible, you can follow the below steps to claim your voucher(s):

- Click on the 'Claim offer' button or "<https://www.visa.co.in/pay-with-visa/welcome-offer.html>" that is shared on your offer communication which could be an SMS or email or bank app/website banners, social Media post/banner etc.
- You will be redirected to our Visa Offer page. You can click on the 'Claim offer' button shown on the page.
- You will be logged into your redemption website.
- Enter your 16-digit card number, CVV, card expiry date and your mobile number.
- Enter and verify the OTP that is sent to your mobile number.
- Now that you are successfully authenticated, you can see the eligible vouchers. The 'Know more' widget will provide the offer details and offer terms and conditions.
- Select the preferred Participating Merchant from the available options
- A unique code will be displayed to you for the voucher that you have claimed.
- Once a particular Participating Merchant voucher is claimed, other brand options will be locked.
- You can use this code on the Participating Merchant website to redeem it.
- The same code will also be sent to you as an SMS on the provided mobile number.

- In case you face any issues or have queries regarding the redemption process or the redemption website, you can write to the customer care team at Visaoffersupport@razorpay.com managed by RazorPay International Services Pte Ltd at Link. The team will respond back to you at the earliest.

6. I have successfully logged into the offer redemption website, but I see no voucher for me. Why?

- Ensure that you have completed the necessary payment transactions to be eligible for the offer(s). A payment transaction of value INR 300 or more and processed on the VisaNet will be considered eligible for Visa Credit Cards and international transactions of a value of \$4 or equivalent in foreign currency will be considered eligible for Visa Forex Cards.
- The voucher will be displayed 5 days after you have made the last eligible transaction.
- You should log into the Offer redemption website within 95 days from such last eligible transaction date to claim the voucher.
- If you are still unable to see your voucher details despite your eligibility, then, please contact our customer care team at Visaoffersupport@razorpay.com managed by RazorPay International Services Pte Ltd at Visaoffersupport@razorpay.com. The team will respond to you at the earliest.

7. I have received my voucher but forgot my unique voucher code. How can I get it again?

There are a few ways to get your unique voucher code:

- Check your SMS for the unique voucher code sent to you on the mobile number provided on redemption website.
- You can also re-log into the offer redemption website in accordance with the procedure provided in the answer to question 8 above. . Once you log in, you will see all the vouchers that you have received for a particular offer.
- If you still face any issue, you can write to the customer care team on Visaoffersupport@razorpay.com . The team will respond at the earliest.

Note: Visa, issuer banks, and merchants will not be responsible for any delay, loss, or damage in the delivery of the voucher(s).

8. How do I redeem my Voucher on Participating Merchant platforms?

○ **AMAZON PAY GIFT CARD**

- 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

- **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

- **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

- **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.

9. [What if I have a dispute regarding the voucher redemption?](#)

Any disputes regarding the redemption of the vouchers should be resolved directly with the merchant. Visa, issuer banks, and merchants will not be responsible for any issues related to voucher redemption.

[Cardholder eligibility for this offer](#)

10. [Who is eligible to participate in this offer?](#)

The campaign is open to all valid and current cardholders of a Visa Card issued in India by any bank or financial institute licensed to do so.

11. [I have more than one new Visa Card \(Credit, Forex\). Can I participate in this Campaign ?](#)

Yes, you can participate in this Campaign with each of your New Visa Credit Cards and New Visa Forex Cards separately.

You will become eligible to win a voucher if you meet the eligibility criteria on each of your new Visa Cards. However, each type of voucher can only be earned once during the Campaign Period on a Visa Card.

12. [Am I eligible for the voucher\(s\) if I make transactions with both my Visa Card and mobile contactless mode?](#)

Indeed, Contactless transactions made by tapping your Visa Card or a mobile device with your enrolled Visa card at a merchant POS machine, will be deemed eligible, if they meet the criteria for an Eligible Transaction and the eligibility criteria for the Campaign.

[End of Customer facing FAQs](#)