



OVERVIEW

The 10% Instant Discount Offer (“Offer”) is a promotional offer administered and offered by and IDBI Bank Limited. (“IDBI Bank”) in partnership with Reliance Retail Limited (“AJIO/Reliance”) on www.Ajio.com (“AJIO Website”) and on AJIO mobile application (“AJIO Mobile App”) (collectively referred to as “AJIO Platform”) on purchase of specified products displayed on the AJIO Platform (“Specified Products”) by making online payment by using eligible credit card of IDBI CARD (“IDBI CARD”) by the eligible credit card holder of IDBI CARD (“IDBI CARD holders”) in accordance with this Offer Terms and Conditions. For the sake of clarity, this Offer shall not be applicable on purchase of any Excluded Products (defined below).

OFFER SNAPSHOT*

Criteria	Offer Details (IDBI BANK CARD)
Instant Discount %	Instant 10% discount on purchased of Specified Products
Maximum Discount Value	₹1,000
Minimum Order Value	₹2,000

**Please read the detailed Terms and Conditions below*

OFFER TERM/ PERIOD

Unless terminated earlier as provided under the Agreement, this Offer shall commence starting from October 07, 2025 at [00:00:00 Hrs.] (“Offer Start Date”) and continue until March 31, 2026 at [23:59:00 Hrs.] (“Offer End Date”) or such other date and/or time as may be determined by Reliance at its sole discretion. The period starting from Offer Start Date until Offer end Date shall be referred to as Offer Term/ Period. During the Offer Period, there can be a blackout of the visibility of the Offer on AJIO Platform due to certain tactical business exclusivity reason.

ELIGIBILITY

- This Offer is open to all individual legal residents of the Republic of India aged 18 or above (“Resident Individual”) on the Offer Start Date.
- Each Resident Individual who is IDBI CARD holder and is AJIO customer with a valid phone number and e-mail address (“User”).
- The User must use the eligible IDBI CARD for purchasing Specified Products on the AJIO Platform in accordance with the terms contained herein.

OFFER DETAILS

1. 10% Instant Discount Offer (defined below) will be applicable on eligible IDBI CARD only.
2. Get 10% Instant Discount Offer will be available to eligible IDBI CARD holders on usage of eligible IDBI CARD for purchase of Specified Products on the AJIO Platform on minimum order value of ₹2,000 (“Minimum Order Value”) and up-to a maximum discount capped at ₹1,000 (“Maximum Discount Value”)(“Instant Discount Offer”).
3. Minimum Order Value for determining eligible transactions shall be subjected to partial return or partial cancellations during reconciliation process for billing purpose to IDBI CARD.
4. Subject to the terms contained herein, the Offer can be availed multiple times per eligible IDBI CARD during the Offer Term but the total Maximum Discount Value per IDBI CARD will be capped ₹1000 and each transaction with the IDBI CARD has to meet the Minimum Order Value of ₹2,000 and above.
5. The User shall be eligible to avail the Offer only if the User fulfils the below conditions:
 - a) User makes payment for purchase of the Specified Products using selected IDBI CARD, as may be determined by AJIO and/or IDBI CARD from time to time; and
 - b) The total value of a single order for purchase of Specified Products on the AJIO Platform is equal to or greater than the Minimum Order Value, after taking into account all applicable discounts, if any.
 - c) Upon purchasing Specified Products in accordance with the above, eligible User shall receive an instant discount of upto 10%, subject to the Minimum Order Value and Maximum Discount Value on making payment using eligible IDBI CARD.
 - d) For clarity, the maximum instant discount that can be availed under this Instant Discount Offer is ₹1000 per eligible IDBI CARD.
 - e) This Offer is not applicable on H&M branded products. H&M branded products are excluded from this Offer.
 - f) This Offer is not applicable on the purchase of any Excluded Products. For the sake of these Offer terms and conditions Excluded Products means products displayed and sold on the AJIO Platform on which this Offer is not applicable. AJIO solely reserves the right to determine the nature of products that are Excluded Products for this Offer. For the clarity Excluded Products may include but is not limited to H&M branded products.
 - g) If the User fails to meet the Minimum Order Value/Amount/Requirement due to partial cancellation of the order, the User will no longer be eligible to avail the Bank Offer and Reliance reserves the right to reclaim and claw-back any discount amount that the User may have already availed.
 - h) The Offer shall be applicable only on selected BINS of IDBI CARD
 - i) In case of order cancellations/returns where this Offer was availed, the value of discount availed on such cancelled/returned orders will not be available to be availed again on other transactions during the Offer Period. This Offer cannot be combined with any other promotion offered by AJIO and/or IDBI CARD on AJIO Platform.

MISCELLANEOUS

1. Participation to this Offer is purely voluntary.
2. On participating in this Offer the User is deemed to have read these terms and condition and agrees to be bound by these terms and conditions.
3. If the User who has availed the Instant Discount Offer, return all or part of the Specified Products purchased by them on the AJIO Platform, such that the value of their order falls below ₹2,000.00 (Mininimium Order Value), they will not be eligible for return of purchased Specified Products. All products returned by the User shall be entertained solely as per AJIO's prevailing product return policy.
4. All purchases made availing the Offer during the Offer Term shall also be subject to AJIO Platform terms and conditions including but not limited to Platform Terms and Conditions, Fees & Payments, Cancellations, Returns and Refunds, etc. and such additional terms and conditions as AJIO/ Reliance may notify from time to time.
5. If User faces any issue(s) while availing the Instant Discount Offer, the User may contact Bank at [customercare@idbi.co.in] and/or AJIO at https://www.ajio.com/selfcare
6. AJIO and/or IDBI CARD reserves the right to disqualify any transaction or extend, cancel, discontinue, prematurely withdraw, change, alter or modify this Instant Discount Offer or any part thereof including the eligibility criteria and other pertinent terms and conditions at their sole discretion at any time as may be required including in view of business exigencies and/or changes by a regulatory authority and/or statutory changes and/or any reasons beyond their control and the same shall be binding on the User without any prior notice to the User.
7. This Instant Discount Offer is for a limited period and can be withdrawn by AJIO at any point of time, including after it has been announced and the same shall be binding on the User without any prior notice to the User.
8. AJIO do not assume any liability whatsoever arising out of this Instant Discount Offer. Maximum liability of AJIO is limited only to the value of the minimum billing amount of the Instant Discount Offer.
9. Instant Discount Offer is subject to discontinuation or revocation in cases of fraudulent/ suspicious transaction or if there are any technical glitches or force majeure conditions as determined solely by AJIO and may disqualify any User from getting the benefits of this Instant Discount Offer.
10. Both AJIO and IDBI CARD shall not be held liable for any loss (including, without limitation, direct, indirect, special or consequential loss or loss of profits) expense or damage which is suffered or sustained in connection with this Instant Discount Offer including any loss incurred as a result of any delay and/or failure to perform any obligation to the Users that is caused by:
 - technical problems of any kind which may limit or prevent any person's participation in this Instant Discount Offer;
 - any loss or damage arising from or in connection with the allocation or enjoyment of discount;
 - any other events beyond AJIO's control that may cause the promotion to be disrupted or corrupted or may lead to loss of, or damage to, the User.
- AJIO (including employees, directors) shall not be liable or held responsible for any inactivated IDBI CARD or any lack or lapse in any communication on account of failure or delay by any of the internet, telecom, SMS and emails service providers.
11. User hereby agrees to indemnify and keep both IDBI CARD and AJIO harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings that may be suffered by parties as a consequence of (i) violation of the terms and conditions by the User; (ii) violation of applicable laws; (iii) any action or inaction resulting in willful misconduct or negligence on the User's part.
12. User agrees that, these terms shall be governed by and construed in accordance with the laws of India and courts at Mumbai, Maharashtra shall have exclusive jurisdiction to decide over any controversy arising out of this Instant Discount Offer.
13. In case of returns & cancellations of the orders on which the said Instant Discount Offer have been availed using the selected IDBI CARD, the Instant Discount Offer will not be applicable again while making a purchase on AJIO with the same cards used before for availing the Offer during the Term of the Offer.