

CBDC Cashback Carnival 3.0 – Bonus Bonanza

TERMS AND CONDITIONS

Offer Period and Eligibility

- The "CBDC Cashback Carnival 3.0 – Bonus Bonanza" (the "Offer") is valid from May 17 to June 30, 2026.
- The Offer is open to all registered users of IDBI eRupee App.

Reward Criteria

- To qualify for a cashback, a user must complete transactions within a campaign period as mentioned below.

Milestone Minimum amount eRs.25 per transaction)	No of Transaction	Total cashback per level (Amount in eRs.)
Level 1	From 10 to 19	15
Level 2	From 20 to 39	30
Level 3	From 40 to 79	100
Level 4	From 80 to 99	200
Level 5	100 and above	300

- A minimum transaction value of ₹25 will be considered for counting eligible transactions.
- All types of merchant transactions will be counted toward eligible transaction count.
- Only transactions carried out during the period May 17 to June 30, 2026 will be considered eligible.
- Top 5 Spender of Level 5 will get additional eRs. 200 as Bonus Cashback.

Exclusions & Limitations

- Load, Redeem, wallet to wallet, self, transactions are not eligible toward the required transaction count.

Cashback Disbursement

- Final credit to the IDBI eRupee App Wallet will be done within 48 to 72 hours after verification and completion of campaign period.
- Cashback is non-transferable and cannot be exchanged for physical cash.

Fair Play Policy

- IDBI Bank reserves the right to disqualify any user if fraudulent activity is detected, including but not limited to:
 - Collusion between users and merchants to "circular" funds.
 - If a transaction is refunded or cancelled, it will be deducted from the transaction count. If the cashback has already been disbursed, IDBI eRupee App reserves the right to recover the amount from the user's wallet balance.
 - Splitting a single transaction into multiple transactions.

General Terms

- IDBI Bank reserves the right to modify, extend, or terminate this offer at any time without prior notice.
- In the event of any dispute, the decision of IDBI Bank management shall be final and binding.