



# Terms and Conditions: CBDC Cashback Carnival 2.0

## Offer Period and Eligibility

- The "CBDC Cashback Carnival 2.0" (the "Offer") is valid from March 16–31, 2026.
- The Offer is open to all registered users of IDBI eRupee App who have completed their KYC as per RBI/regulatory guidelines within campaign period.

## Reward Criteria

- To qualify for a cashback of ₹30, a user must complete registration and complete 3 merchant transactions within campaign period.
- The minimum transaction value to qualify for this offer is ₹50. Any transaction below this amount will not be counted.
- All type of merchant transactions are eligible for campaign.

## Exclusions & Limitations

- Only the one registration per user will be eligible for Welcome Reward. If a user de-registers and re-registers, such re-registrations will not qualify. Cashback will be provided once during campaign period per unique user.
- Wallet to Wallet transfers, Load, Redeem, P2P UPI and self-transfers 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 and can be used for food and entertainment purpose only.

## Fair Play Policy

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

## 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.