

Terms and Conditions: CBDC Cashback Carnival

Offer Period and Eligibility

- The "CBDC Cashback Carnival" (the "Offer") is valid from March 01, 2026 to March 15, 2026.
- The Offer is open to all registered users of IDBI eRupee App who have completed their KYC as per RBI/regulatory guidelines.

Reward Criteria

- To qualify for a cashback of ₹50, a user must complete a minimum of 10 merchant transactions within a 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.

Milestone (Minimum Amount eRs.50)	Cashback
3 Transaction	15
5 Transaction	25
10 Transaction	50

Exclusions & Limitations

- Wallet to Wallet transfers, Load, Redeem, P2P UPI and self-transfers transactions are not eligible toward the required transaction count.
- Cashback is limited to one reward of ₹50 per user, per month, regardless of the total number of transactions exceeding ten.

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.

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.