



Terms and Conditions

CBDC Monsoon Carnival

Offer Period and Eligibility

- The " CBDC Monsoon Carnival" (the "Offer") is valid from July 10, 2026 to August 15, 2026.
- The Offer is open to all existing IDBI eRupee App user as well as new user registered during the campaign period.
- Customers must complete the registration and perform eligible CBDC transactions through the IDBI e₹ App.

Reward Criteria

Category	Eligibility Criteria	Cashback (e₹)
New User Registration	Successful registration on IDBI e₹ App + 1 transaction of minimum e₹ 50 during the Campaign period	25
Silver	Completion of more than 10 eligible CBDC transactions	15
Gold	Completion of more than 20 eligible CBDC transactions	30
Platinum	Completion of more than 30 eligible CBDC transactions	45
Diamond	Completion of more than 50 eligible CBDC transactions	75

- A minimum transaction value of e₹25 will be considered for counting eligible transactions in the mentioned category.
- All types of genuine merchant transactions (CBDC and UPI) will be counted toward eligible transaction count.
- Only transactions carried out during the period July 10, 2026 to August 15, 2026 will be considered eligible.

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 cash-back 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.