Terms and Conditions

IDBI eRupee Festival Bonus 2.0 Campaign

Offer Period and Eligibility

- The "IDBI eRupee Festival Bonus 2.0 Campaign" ("Offer") is valid from November 01 to 30, 2026.
- The Offer is open to all existing IDBI eRupee App users as well as customers who register during the campaign period.
- Customers must complete registration and perform eligible CBDC transactions through the IDBI eRupee App during the campaign period.

Reward Criteria

A. For new user registration

Category	Eligibility Criteria	Cashback (e₹)
New Registration Reward	New IDBI eRupee registration and spend of e₹50 or above	25

B. Transaction Cashback

Category	Eligibility Criteria	Cashback (e₹)
Merchant Transaction Cashback	Successful merchant transactions of e₹100 or above	10 per transaction

(Monthly Limit: Maximum of 5 eligible transactions per customer during the campaign period.)

C. Special Bonus Cashback

Category	Eligibility Criteria	Cashback (e₹)
Top 10 Spender	Successful merchant transactions of e₹100 or above	500

Eligibility Conditions

- Cashback under the New Registration Reward shall be credited only to customers who successfully register and activate the IDBI eRupee App and complete at least one merchant transaction(s) of e₹50 or more during the campaign period.
- Under the Transaction Cashback Reward, only successful merchant transactions of e₹100 or above shall qualify for cashback.
- A maximum of five eligible merchant transactions per customer shall qualify for cashback under the Transaction Cashback Reward.
- Special Bonus Cashback shall be awarded to the Top 10 customers based on the highest number of successful merchant transactions of e₹100 or above conducted during the campaign period.
- Eligible merchant transactions performed through CBDC QR Codes or UPI Interoperability shall be considered for cashback eligibility.
- Transactions that are reversed, refunded, cancelled, disputed, unsuccessful, or failed shall not be eligible for cashback.
- Only transactions successfully completed during the campaign period, i.e., November 01, 2026 to November 30, 2026 shall be considered for cashback.
- Cashback shall be credited to the customer's CBDC wallet after verification of eligibility and fulfilment of all campaign conditions.

Exclusions & Limitations

- Load, Redeem, wallet to wallet, self, transactions shall not be considered eligible for cashback.

Cashback Disbursement

- Eligible cashback amount shall be credited to the customer's IDBI eRupee Wallet within 48 to 72 hours after completion of the campaign period and verification of eligibility.
- Cashback is non-transferable and cannot be exchanged for cash or any other consideration.

Fair Play Policy

IDBI Bank reserves the right to disqualify any participant if fraudulent, suspicious, or abusive activity is detected, including but not limited to:

1. Collusion between customers and merchants to generate artificial or circular transactions solely for the purpose of earning cashback.
2. Multiple transactions conducted with the intention of circumventing campaign rules.
3. Any activity deemed by IDBI Bank to be fraudulent, manipulative, or in violation of applicable regulations.

General Terms

- IDBI Bank reserves the right to amend, modify, suspend, extend, or terminate this Offer at any time without prior notice.
- Participation in the campaign constitutes acceptance of these Terms and Conditions.
- Any dispute arising out of or in connection with this Offer shall be subject to the exclusive discretion of IDBI Bank, and the decision of the Bank shall be final and binding on all participants.