



IDBI Bank Debit & Credit Cards (Terms & Conditions)

OFFER

- Offer will be valid till January 31, 2026
- Discounts on Swiggy App (Swiggy Instamart) will be applicable as per below table:

Offer	Eligible Debit & Credit Card Type	Validity
15% Instant discount up to Rs. 150/-, on a minimum purchase of Rs. 799/-	Debit Card (Platinum & Signature variant only) & all variants of Credit Cards	Once per card per month till the offer period

- Minimum Transaction Value of Rs. 799/-.
- Valid on IDBI Bank Debit & Credit Cards during the offer period.
- Discount will be calculated on the net amount of the order. Taxes additional as applicable. Tax liability will be borne by the cardholder.
- Offer cannot be used in combination with any other offer running on Swiggy.
- Offer not applicable on Card/ Cash on Delivery.
- Payments done using Wallets, Mobile Banking, Net Banking & UPI will not be considered for the offer eligibility.
- User will be eligible for discount once per card during the offer period maximum upto Rs. 150/- on IDBI Bank Debit & Credit Card.

GENERAL TERMS & CONDITIONS

- The offer is brought to you by IDBI Bank and any participation in the offer is voluntary.
- Tax liability, if any, to be borne by the Cardholder.
- IDBI Bank shall not be responsible for guarantee delivery of SMS/Emails to the customer and shall not be liable for non-delivery of the same arising due to mobile network issues, DND activation by customers, and personal email settings of customer.
- Regular IDBI Bank Debit & Credit Card Terms and Conditions apply. IDBI Bank reserves the right to alter any of the terms and conditions of the offer or to withdraw the offer completely at any time without prior notice.
- IDBI Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered as a result of availing the Offers.
- The offer is subject to force majeure events.
- The participation in the program shall constitute deemed acceptance by the Cardholder of all the terms and conditions governing the offer/ program.
- IDBI Bank does not warrant, represent or guarantee the quality of goods / services availed by the customers.
- The offer is valid on selected products.
- IDBI Bank Debit & Credit Cardholders irrevocably agree and acknowledge that IDBI Bank makes no guarantee or warranty that the participating Merchants shall honour the offer.
- Accordingly, IDBI Bank Debit & Credit Cardholders shall not make any claim or seek compensation against IDBI Bank in relation to any loss, damage, expense suffered in relation to non-fulfillment by the participating Merchants under this program.
- Any dispute as regards the quality of the products and services are to be taken by Cardholder directly with Swiggy.
- IDBI Bank reserves the right to disqualify any customers from the benefits of this offer inter alia for events like unusual transaction pattern that may indicate collusion between merchant and cardholder, recycling of funds via wallets/fund transfers, business expenses solely or any cases of charge back.
- IDBI Bank at its sole discretion can decide cardholders who can avail these offers. The decision of IDBI Bank will be considered as final and binding for rewarding the customers/employees.
- In all matters relating to the offer/Program, the decision of IDBI Bank shall be final and binding in all respects.
- IDBI Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this Offer by any other Offer, whether similar to this offer or to withdraw it altogether without giving prior notice.
- The terms and conditions of the program shall be in addition to and not in substitution/derogation to the primary terms and conditions governing the card and shall at all times be read along with terms of the Card member Agreement and such other terms and conditions that the Bank may deem appropriate in its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Card member Agreement, then terms of the Card member Agreement to prevail the present conditions.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.