



From Groceries to Gadgets  
Everything at Your Fingertips with great discounts!!

(Terms & Conditions)

- This Marketing Program (“Offer”) is offered by IDBI Bank under an arrangement with Reliance Retail Limited (“JioMart”).
- The Validity of the offer till January 31, 2026
- This Offer is not applicable on IDBI Bank corporate Cards
- Eligibility: This Offer is open to all individual legal residents of the Republic of India aged 18 or above on the offer start date.
- Under this Offer, cardholder can avail:

Offer Construct

Card Type	Offer	Minimum Transaction Amount	Maximum Discount per card account	Valid Card Variants
IDBI Bank Credit Card all variants & Debit Card (Platinum & Signature only)	15% Instant Discount	₹ 599	₹ 150	Once Per Card Per Month during the offer period

Terms & Conditions

- Maximum Instant Discount per card during the Offer Period will be ₹ 150 for non EMI txn’s on all categories.
- Offers can be availed once during the campaign period.
- This offer cannot be clubbed with any other OEM/Brand offer. In case of existing OEM/Brand offer, above offer would not be applicable.
- Customer has to apply the offer on Payments page to avail benefits.
- Offer not applicable on Jewelry & Furniture category.
- Multiple transactions summing up to Rs. 1000.00 on IDBI Bank cards will not be eligible for the Offer
- Select products may be excluded from the offer, Please check the product page for offer eligibility before completing the transaction.
- In case of full cancellation/return of order, the transaction will not qualify for the Offer.
- If the User cancels a part of his/her order, or if the User has not been supplied full order, he/she will qualify for the Offer only on the net amount paid, basis the eligibility.
- IDBI Bank does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products.
- The Offer/ benefits under these Programs cannot be clubbed with any other offer or discount extended by JioMart on www.jiomart.com or participating brands as part of any other arrangement.
- All the existing offers, gifts, discounts etc. that are being offered over and above the Offer can be availed by the Cardholders as per the applicable terms for such offers.
- Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. IDBI Bank or JioMart shall under no circumstances be responsible towards the same.
- Products offered under this Offer are subject to availability with JioMart and accordingly IDBI Bank or JioMart in no circumstances shall be liable for non-availability of any of the products.
- IDBI Bank reserves the right to modify or change any of the terms and conditions applicable to this program at any time with or without any prior notice and without assigning any reason thereof and the same shall be binding on the Users at all times.
- Under no circumstance will the Offer being offered under this program be settled with cash in lieu by IDBI Bank or by JioMart
- All government levies like GST, TDS, any Local Tax, etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
- Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on best effort basis.
- All disputes under the Offer shall be submitted to the jurisdiction of courts at Mumbai only.

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 JioMart.
- 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 and Reliance Jio Mart 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.