



Avail best deals, every time

(Terms & Conditions)

- The Offer is non-transferable, non-binding and non-encashable.
- The Validity of the Offer is from December 01, 2025 to January 31, 2026 (Both days included), unless extended by IDBI Bank and Merchant.
- The additional Discount shall be applied on the net prices that is net of sale discounts, provided that such value is equal to or greater than ₹2500.

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	₹ 2500/-	₹ 600/-	Once Per Card Per Month during the offer period

Terms & Conditions

- The discount is not valid for Void Transactions. The offer is valid only for successful/approved transactions.
- This discount offer is applicable only once per card per month.
- This offer shall be applicable at Retail outlets of FreshPik, Signature, SMART Superstore, SMART Bazaar, SMART Point, Sahkari Bhandar & SKDS stores.
- In order to avail the Instant Discount, the total payment needs to be made using an IDBI Debit or Credit card in a single transaction.
- Maximum Discount under the offer will be Rs. 600.00 per card per month.
- The Instant discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
- This Offer can't be exchanged for cash or with some other Product being given free and in kind.
- Usage of IDBI Debit & Credit Card by the customer and collection of Offer from Stores is sole responsibility of the Eligible Customer. Offer is only valid once per cardholder during the offer period.
- Purchases made before or after the Offer Period shall not be eligible for any Offer.
- Service Charge and Applicable Govt. taxes as applicable shall be payable by the customer as applicable at the time the respective Discounts were offered.
- All standard Terms and Conditions (as amended from time to time) mentioned on IDBI Bank website www.idbi.bank.in would apply on the Customer.
- The offer will be valid during the promotion period only which will be at the sole discretion of Reliance Retail Ltd & IDBI Bank.
- IDBI Bank and Reliance Retail Ltd shall not be liable for any loss or damage whatsoever that must be suffered, or for any personal injury that may be suffered as a result of availing of the Discount offer.
- IDBI Bank and Reliance Retail Ltd does not guarantee and make any representation about the usefulness, worthiness and/or character of the Products/Services under the Instant Discount offer provided.
- By participating in the Instant Discount offer, the Customers shall be deemed to have accepted these Terms and Conditions. Any such participation is voluntary.
- Reliance Retail Ltd & IDBI Bank reserve the right to modify or change any of the terms and conditions applicable to this offer at any time without any notice to the customer.
- The decision of Reliance Retail Ltd & IDBI Bank will be final and binding and any correspondence in this regard will not be entertained.
- Any disputes arising out of the offer shall be subject to arbitration by a sole arbitrator appointed by Reliance Retail Ltd for this Purpose. The proceedings of the arbitration shall be conducted as per the provision of Arbitration and conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of courts in Mumbai only.
- Please contact customer services desk/Store Manager at store for details

Toll Free Numbers: 1800-209-4324/1800-22-1070, **Non - Toll Free Number :** 022-67719100

Visit us : www.idbi.bank.in

