

## **mVisa Cashback (“Offer”)**

The Offer is open to all customers of Idea Cellular Limited (“**Idea**”) making payments on [www.ideacellular.com](http://www.ideacellular.com) using mVisa as a payment option (“**Eligible Users**” or “**User**”) through payment processing system/platform provided by BillDesk.

### **ABOUT THE OFFER**

Under this Offer, Eligible Users, who successfully make payment transaction using mVisa as a payment option (each a “**Qualifying Transaction**”) will receive 25% cashback up to a maximum of INR 100 for each Qualifying Transaction, subject to the terms and conditions below.

It is clarified that users making mVisa payments may need to check with their card issuing bank to see if their mobile banking application is enabled for mVisa transactions. In the event that the mobile banking application is not enabled for mVisa transactions, the user will not be able to use the mVisa feature. Users are requested to contact their card issuing bank for any further information in this regard.

### **HOW TO AVAIL THE OFFER**

To avail this Offer the Eligible User shall have to follow the following process:

1. Go through the regular flow for making bill payment
2. Proceed to the payments page and select mVisa as a payment option
3. Scan the QR Code using your banking app such as HDFC Bank PayZapp app, ICICI Bank Pockets app, Axis Bank Mobile App, SBI Anywhere app, Bank of Baroda mClip App and Bank of India Mobile app
4. Post successful transaction Eligible User will receive transaction confirmation on the website as well as from corresponding issuing Bank from which the transaction has been done.
5. Eligible Users shall receive cash back into the respective bank account from which the mVisa transaction has been done within 14 days of successful transaction
6. Should you have any query regarding the Offer please contact Idea Cellular on the following email address [customercare@ideacellular.com](mailto:customercare@ideacellular.com) and BillDesk at the following email address [pgsupport@billdesk.com](mailto:pgsupport@billdesk.com). Please note that any queries will be entertained by Idea only till 45 days from the expiry date of the offer.

### **TERMS & CONDITIONS**

1. The Offer is open to the Eligible Users only, as defined above.

2. The Offer will be held during the period from 9<sup>th</sup> September, 2016 to December 31, 2016 (both dates included) (the "Offer Period") or until such time as the maximum limit of Qualifying Transactions is not reached.
3. The Offer is valid for 65,000 number of Qualifying Transactions. Once the limit of Qualifying Transactions is reached, no further cash backs will be provided and the Offer will be withdrawn, even if the Offer Period is still valid.
4. The cashback shall be over and above any usual discounts that may be provided by Idea during the Offer Period.
5. Please check directly with Idea to confirm availability and validity of the Offer.
6. For the avoidance of doubt, while Visa has facilitated this Offer for the benefit of Eligible Users, Idea is the sole provider of all goods and/or services. Accordingly, the Eligible User understands, acknowledges and agrees that the procurement by him/her of any goods and/or services shall constitute a contract solely between Idea and him/her, and Visa is not, nor will become, a party thereto.
7. By utilizing or attempting to utilize any of the goods and services , the Eligible User understands, acknowledges and agrees that:
  - a. Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the Eligible User of any goods and/or services (each a "Claim") shall be settled by the Eligible User directly with Idea, and the Eligible User shall not make any Claim against Visa.
  - b. Without prejudice to the foregoing, and to the fullest extent permitted by law, Visa shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the goods and/or services,
  - c. IDEA shall not be liable to any person or Eligible Users in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of or otherwise, howsoever from any refusal or failure on the part of BillDesk to provide or honour the Cash Back Offer, or benefits or privileges given under the Offer, for any reason whatsoever.
  - d. Eligible Users shall contact Bill Desk at the following email address [pgsupport@billdesk.com](mailto:pgsupport@billdesk.com) for redressal in the event of any claim or non-receipt of Cash Back Offer, or benefits or privileges under this Offer.
  - e. Eligible Users are not bound in any manner to participate in this Offer. Any participation by the Eligible User shall be voluntary.
  - f. BillDesk shall be liable to the Eligible User (customer/subscriber) to the extent of the cash back offered to him/her within the agreed timeline.
8. The Offer is purely promotional in nature and the Offer may be discontinued or altered at any time, whether prior to or during the Offer Period, without prior notice. However,

Eligible Users shall receive 25% cashback (upto a maximum of INR 100) prior to the day of withdrawal.

9. In the event that the Offer, these terms and conditions, or any part thereof is prohibited or restricted under applicable law, the Offer and/or the terms and conditions (as the case may be) may be modified to the extent required to comply with the law
10. Information about the Offer is correct at the time of publication. Eligible Users can refer to the latest set of Terms and Conditions as available on Idea's website/BillDesk's Website.

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