

Terms and conditions

1. The contest is open for all customers of the Bank holding valid and active ATM cum Debit Card.
2. The contest starts on August 1st 2013 and ends on 31st March 2014 (Offer Period).
3. Eligible transactions under the offer shall include debit card transactions at merchant establishment (Including Verified by Visa transactions and MasterCard Secure Code transactions-online transactions) made during each month in the offer period eligible spends i.e. spends from 1st of the month of 12.00 AM and ending on Last day of the month 11.59 PM ('Month').
4. ATM transactions will not be considered as Eligible Spends.
5. Four categories of customers will be rewarded based on monthly purchase volume as follows i.e. (i) Re.1- Rs.10,000, (ii) Rs.10,001- Rs.50,000 (iii) Rs.50,001-Rs.1,00,000 (iv) Above Rupees one Lakh. Point figures will be round off to nearest whole number
6. Top 100 spenders among the group of minimum purchase of Re.1/- and maximum purchase of Rs.10,000/- will get a cash back of Rs.100/- each. Top 50 customers among the group of minimum purchase of Rs.10,001/- to maximum of Rs.50,000 will get a cash back of Rs.250/- each. Top 25 spenders among the group of minimum purchase of Rs. 50,001 and maximum purchase of Rs.1,00,000/- will get a cash back of Rs.500/- each. Top 10 spenders among the group of customers who made purchase greater than Rs.1,00,000 will get a cash back of Rs.1000/- each.
7. Grand prize winner will be rewarded with cash prize of Rs. 10,000 at the end of the contest period.
8. "Grand prize winner" is the top spender during the entire campaign period based on the cumulative purchase volume (August 1st 2013 to 31st March 2014).
9. New as well as existing deposit accounts which are fully KYC complied as per guidelines issued by RBI and/or such norms or procedures adopted by the Bank shall be eligible for the contest
10. Account holders shall not be entitled to compensations/benefits/cash in any form whatsoever in lieu of these offers.
11. The Bank shall not be responsible for charges, failure, and non-acceptance of transaction at a POS terminal/Payment gateway adopted by the merchant.
12. No spend at merchant establishments will be eligible under the offer till Bank has confirmed that it is debited to the cardholder's bank account.

13. The winning cardholder will be informed through direct e-mailer or by SMS on the mobile number recorded with the Bank as the registered email ID/Mobile number. Monthly result will also be published In website
14. The Bank reserves the right to extend or terminate this offer or alter the terms and conditions at any time without assigning any reason whatsoever.
15. The bank's debit card terms and conditions shall continue to apply
16. If there tie in the total volume of purchase done by card, the card with maximum number of POS/Online transaction will be considered.
17. The monthly result published by the Bank in its website shall be final and at the sole discretion of the Bank
18. Any disputes arising out of the contest shall be subject to the jurisdiction of the Courts at Thrissur, Kerala