



Terms & Conditions:

- This Offer is sponsored, organized and administered by National Payments Corporation of India, a Company which owns the brand “RuPay” and operates the ‘RuPay Card Network’ including URL www.rupay.co.in, and is having its registered office at 1001A, B Wing, 10th Floor, 'The Capital', Bandra Kurla Complex, Bandra (E),. Mumbai - 400 051. For clarity and brevity One97 Communications Limited is hereinafter referred to as “RuPay”.
- Participation in this Offer is valid from 4th April 2022 commencing at 00:01 till 6th May 2022 culminating at 23:59 hours (hereinafter referred to as “Offer Period”).
- Accepting or agreeing to the T&Cs will constitute a legal contract (hereinafter Agreement) between You, being at least 18 years of age and an individual user of the RuPay card network or a customer or beneficiary of the RuPay Services, and Union Bank of India.

To be considered as eligible for this Competition -

- Participation in this contest is purely voluntary.
- Participation in this competition is only basis the transactions made using a RuPay Credit Card during the campaign period.
- Only Customers having a valid RuPay Credit card, RuPay General Purpose Use Re-loadable (GPR) Pre Paid Cards are qualified for the campaign.
- Customers who have used their card for the first time since March`22 will be eligible for the contest.
- Customer needs to make maximum successful payments using RuPay Credit card/ RuPay General Purpose Reloadable Pre Paid card at merchants during the campaign period.
- Customers with a combined Maximum Transactions Value (in INR) during the weekly campaign period will be considered as winners for the prize.
- Winner will be selected based the Maximum Transaction Value (in INR) done by a Customer to the Last 3 decimal value.
- Customers who won once during the survival of this offer, will not be eligible to win it again in the Competition.
- The winners will be communicated by Union Bank of India through SMS/In app/email notifications in the subsequent week of the declaration.
- Both on-us & off-us transactions are eligible for the transaction.
- RuPay, shall not charge any amount for participation in the contest and the sole criteria for participation shall be submitting entries in the manner stipulated below.
- The Competition is open to all Maharashtra, India residents’ aged 18 or over on the Competition start date. Eligibility requirements include a valid RuPay Credit Card
- Employees of RuPay & Associated Union Bank of India related to the contest and their families are excluded from entering the Competition.

General Terms and Conditions:

- This contest will be governed by these standard terms and conditions. Each participant agrees that he/she has read and understood these terms and by their participation in the contest, each participant agrees to be bound by the terms. Mere participation should not be perceived as any commitment on the part of RuPay to select a participant as the winner. Nothing herein amounts to a commitment by RuPay to conduct further, similar or other contests in future.
- Incomplete information provided or failure to provide true and accurate information as stated in these terms and conditions, failure to submit proof of identification and/or original confirmation number upon collection of the Prize will automatically disqualify the participant. RuPay in conjunction with the Union Bank of India shall have the absolute and sole discretion to determine whether any participant should be disqualified by reason of failure to abide by these terms and conditions, bad faith, fraud or any other legitimate reason
- RuPay reserves the right to change the terms and conditions of this contest, including extending, withdrawing or discontinuing the same without notice, without assigning any reason, at its sole discretion without any liability.
- There is no cash alternative to the stated prizes, and the prizes are non-transferable and non-refundable. RuPay reserves the right to substitute either any part of Prize or whole Prize for similar prize of equal or greater value.
- RuPay shall not be liable in any manner whatsoever for any claims, losses, damage, costs or expenses in connection with or arising from this Competition, the redemption or use of the Prizes.
- To the extent only permitted by applicable law, RuPay reserves the right to use the winner's name, image and photograph in post-promotion publicity material and in advertising, marketing or promotional material in any media by any means throughout the world for any purpose connected with the products/services of RuPay or any company within the RuPay group of companies without additional compensation or prior notice to the winner and all participants consent to the same.
- In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this promotion, these terms and conditions shall prevail.
- RuPay reserves the right to request proof of a participant's eligibility in the event that there is a doubt over his/her eligibility for the promotion.
- Subject to applicable laws, RuPay shall not be liable for any losses, taxes, liabilities or inconvenience suffered by any participant as a result of these terms and conditions, entering into this Competition or accepting any part of the Prize
- RuPay shall not be liable under or in connection with these terms and conditions or for this Competition or using the Prize for any indirect, special or consequential cost, expense, loss or damage even if such cost, expense, loss or damage was reasonably foreseeable or might reasonably have been contemplated by the participant and RuPay and whether arising from breach of contract, tort, negligence, breach of statutory duty or otherwise.
- RuPay accepts no responsibility for difficulties experienced in qualifying for an entry to this Contest. RuPay does not accept responsibility for (1) failed or cancelled transactions eligible as an entry to the competition or (2) any technical or access issue, failure, malfunction or difficulty that might hinder the ability of a participant to enter the Competition or (3) any event which may cause the Competition to be disrupted or corrupted.
- In addition to these terms & conditions, other specific terms may be imposed by RuPay from time to time to deal with any unforeseen situation. RuPay also reserves the absolute right to change the terms and conditions contained herein and, or, any other rules and regulations in respect of the Competition at any time without any notice, the itinerary, without assigning any reason and without any liability whatsoever. Participants are requested to refer to such other terms and conditions, if any, which may be intimated separately as RuPay considers fit. However, no obligation is cast on RuPay to separately intimate each individual participant with regard to such additional terms and conditions.
- RuPay may (i) extend (ii) terminate or suspend the Competition at any time due to circumstances beyond its control (iii) substitute a prize (or any part of a Prize).

- The participant(s) hereby give express permission to RuPay to freely distribute its name in any publication and media whether online, offline or on the Internet.
- Each participant understands that each of the officials of RuPay engaged in the organization and management of this Competition including its directors, officers, partners, employees, consultants, and agents are under no obligation to render any advice or service to any participant in respect of this Competition
- The participant undertakes to indemnify and keep RuPay harmless and indemnified against any loss, damage, claims, costs and expenses which may be incurred or suffered by RuPay due to breach of any of the terms and conditions herein contained.
- Any disputes, differences and/or any other matters in relation to and arising out of this Promotion and, or pertaining to these terms and conditions shall be referred to arbitration under the Arbitration & Conciliation Act, 1996. The venue of arbitration shall be Mumbai, Maharashtra. The Promotion shall be governed by and construed in accordance with applicable laws in India and will be subject to exclusive jurisdiction of the courts at Mumbai alone. The Rules of Indian Council of Arbitration (“Rules”) shall apply to the arbitration proceedings and the arbitration shall be conducted by a sole arbitrator to be appointed as per the Rules.
- Each participant must ensure that his or her participation in the promotion is lawful in accordance with the laws of India. Neither RuPay nor its representatives or agents shall be taken to make any representations, express or implied, as to the lawfulness of any participant's participation in the Competition
- Entrants are deemed to accept these terms and conditions by entering the Contest.
- Weekly sinners of the contest will be selected basis as the Total Value of transactions done using a RuPay Credit card or a RuPay General Purpose Reloadable Pre-Paid Card during the Campaign week entries that fulfil the eligibility criteria.
- The Winner will be eligible to 2 tickets for a predefined match of TATA IPL 2022 co-sponsored by RuPay in Mumbai & Pune. The prize is limited to match tickets.
- Match Tickets:
 - Any match ticket between 16th April to 20th May for Tata IPL 2022 being held in Mumbai & Pune.
 - The prize is limited to the above mentioned tickets only and any additional expenses incurred by the winner other than the tickets will not be paid by RuPay.
- Each participant consents to the use of information supplied by the participant in any media for future promotional, marketing and publicity purposes without any further reference or payment or other compensation to the participant, by RuPay.
- The decision of the Union Bank of India & RuPay will be final and binding.

To claim the prize:

- The winner needs to submit all the details as per the requirements of RuPay and within the stipulated timeframes in order to claim the prize.
- The winner will be notified by Union Bank of India
- Union Bank of India will endeavor to contact the Winner in and around 2-3 working days after announcing the winners.
- Winners will have to collect the match tickets from the RuPay designated contact within one hour before the match from a designated point as communicated by RuPay.