

## Union Bank of India Terms & Conditions

- Union Bank of India is only communicating the offer by Network and bank will not be held liable for the usefulness, worthiness and/or character of the offer.
- Offer is subject to availability of products at the sole discretion of Merchant
- Union Bank of India retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
- The offer is not transferable, non-negotiable and cannot be en-cashed.
- All Customer Queries/dispute on the offer should be raised during the offer period directly to the merchant/offer provider.
- The decision of Union Bank of India will be final and binding on all and any correspondence in this regard will not be entertained.
- Union Bank of India reserves the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
- Union Bank of India will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- Union Bank of India reserves the right to modify / alter the offer or all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. Union Bank of India also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of the Cardholder, Union Bank of India's decision shall be binding on Cardholders in all respects.
- The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Card usage issued by Union Bank of India.
  - Union Bank of India holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Merchant directly without any reference to Union Bank of India. Additional discount offered (if any) by the Bank is solely for promoting usage of Union Bank of India Card.
- Images provided in promotions are only for pictorial representation and Union Bank of India does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice,

invitation or solicitation to purchase any products/ services of Merchant or any third party and is not intended to create any rights and obligations.

- The offer by Union Bank of India is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.
- Union Bank of India shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
- Union Bank of India shall not be held liable for any delay or loss that may be caused in delivery of the goods and/or services under the offer.
- Union Bank of India reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and Union Bank of India will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
- Union Bank of India shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
- Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.