

Standard Terms & Conditions:

Definitions:

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

- “Cardholder” – A person who is holding a valid Federal Bank Debit card, as may be specified in the Offer T&Cs.
- “Campaign Period/ Offer Period/ Validity” - The period during which the offer is valid.
- “Offer T&Cs” – Terms & Conditions applicable for respective individual offer.
- “Transactions” – any transaction carried out using Federal Bank Debit card which is not a charge/fee/interest levied.
- “Communication” - refers to any SMS/Email/Mobile App Push Notification sent by Federal Bank to the customer’s registered mobile number/email ID mentioning the offer.

Other Terms and Conditions:

- Bank Account linked to the Card is required to be active.
- Federal Bank 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 Campaign Period referred to as “Offer Period” or “Validity”, interchangeably, will be the one mentioned in the communication received by customer.
- Federal Bank also reserves the right to discontinue the offer without assigning any reason and / or without any prior intimation whatsoever.
- Any query regarding the offer will be entertained only till 30th September 2025. Post which the Federal Bank will not entertain any correspondence or communication regarding this offer from any persons. Any dispute or claim regarding the must be resolved must be resolved by the Cardholder/s directly with Federal Bank.
- Images used in all the promotions or communications pertaining to the Offer are for representation purpose only and Federal Bank shall not be liable/responsible in any manner whatsoever for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any product/ service of and is not intended to create any rights and obligations.
- Federal Bank may use the services of agents for sales / marketing of the products which are exclusive copy rights of The Federal Bank Limited. All rights reserved.

- Federal Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim/ defect or deficiency that may arise out of use or otherwise of any goods purchased / services availed of by the Card Holder/s under the offer.
- The Federal Bank reserve 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.
- The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
- Logos/trademarks used are owned by respective entities. Federal Bank is authorised to use these logos/trademarks for offer/promotion purposes.
- The Cardholder shall indemnify and hold the Federal Bank harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Federal Bank as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in wilful misconduct or negligence on the part of the Cardholder.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by Federal Bank for this purpose.
- Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Kochi.
- If the Cardholder/s ceases to be Cardholder/s at any time during the subsistence of the Offer, all the benefits under the Offer shall lapse and shall not be available to the Cardholder/s.
- All communication / notices with regard to this Program should be addressed to "The Federal Bank –AWFIS, 4th Floor, VIOS Tower , New Cuffe Parade , Antop Hill , Mumbai (400 037)
- Alternatively, customer can also contact at Federal Bank's Phone banking unit / Relationship manager/Customer service manager.
- No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Card Holder/s shall be allowed.
- 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/s and Federal Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- Under no circumstance will the Offer/discount being offered under this Offer be settled with cash in lieu by Federal Bank.
- These Standard Terms and Conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit card, as the case

may be, issued by Federal Bank. In the event of any contradiction or disparity between the Offer T&Cs and the Standard Terms and Conditions, Offer T&Cs shall prevail.

- This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated anytime by any statutory authority.
- This document is an electronic record in terms of Information Technology Act, 2000, and the Rules thereunder as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.