

## **Terms & Conditions - Nations Trust Bank MasterCard Cash Back Rewards**

- 1.** All Nations Trust Bank PLC Master Platinum & Master World Credit cardholders are eligible for the cash back rewards Program. Hereinafter referred as the "Eligible Cardholder"
- 2.** Eligible Cardholder will earn One (1) cash Back Rewards point for every Rs. 100 spent on their Nations Trust Bank PLC MasterCard Credit Card .
- 3.** One (1) cash back point is equivalent to Rs. 0.25 (25 cents) in terms of rupee value.
- 4.** Eligible cardholder may redeem their Cash Back Rewards point upon accruing a minimum of 2000 points.
- 5.** Cardholders may call the call center on 011 4414141 to redeem the cash back points.
- 6.** If Cardholder does not redeem, such accumulated unredeemed cash back points will expire by the 31<sup>st</sup> December on a yearly basis.
- 7.** Cash back points will be paid only to card account in good standing at the point of redemption.
- 8.** If Cardholder default the payments of his/her MasterCard credit card for more than two (02) months (nonpayment of outstanding amount for more than two billing cycles), all the Cash Back points earned as of date will be forfeited by the Bank without further notice(s).
- 9.** Purchases under the aforementioned promotion are permitted only for the personal usage
- 10.** If any dispute arises regarding any of the terms and conditions contained herein, the decision of Nations Trust Bank PLC shall be final.
- 11.** Any cash back credited to the primary eligible Cardholder's Credit card account will not be considered as a payment to the Cardholder's credit card account and cannot be used to offset the minimum amount due to the Bank.
- 12.** Nations Trust Bank PLC accepts no liability for the quality of goods and services provided by the service establishments involved in this promotion since the Bank is not the supplier of such goods and services.
- 13.** The promotion cannot be exchanged for any other reward or combine with any other offers and/or promotions of Nations Trust Bank PLC
- 14.** The promotion is bound by the terms and conditions of the respective service establishment(s) and Nations Trust Bank PLC.

- 15.** The Nations Trust Bank PLC reserves the right to amend, revise or discontinue Cash back point program terms and conditions applicable to this promotion at any given time without prior notice.
- 16.** The general Terms and Conditions of the credit card customer agreement will continue to apply.