

Terms & Conditions – Summer Bonanza Spends Campaign

- The campaign period is from **20th May 2026 to 15th June 2026**, both days inclusive.
- Customers will be eligible for a cashback of **₹250** on cumulative spend of ₹5,000 and a cashback of **₹1,000** on cumulative spend of ₹10,000 during the campaign period.
- Spends made only through Debit Card (POS & E-commerce) and UPI (only Person-to-Merchant (P2M) transactions) will be considered for the campaign. Person-to-Person (P2P) UPI transactions will not be considered for the campaign.
- Customer will be eligible for only one cashback slab, based on the highest qualifying spend achieved.
- Transactions such as cash withdrawals, reversals, failed transactions, refunds, charges, or fees will not be considered for the purpose of spend calculation.
- The offer is applicable to customers who have received campaign communication via email and/or WhatsApp. Additionally, the campaign is published on the website for all Retail Liability customers (Variants mentioned below)
- Campaign is applicable to customers holding following variants
 - Savings Ujjwal
 - Savings Aditya
 - Savings Classic
 - Savings Supreme
 - Health & Wellness
 - All Espire variants
- Accounts opened on or before 31st March 2026 have been considered for the campaign.
- Eligible Customer will received Cashback in the linked Account by 30th June 2026.
- The Bank reserves the sole right to determine customer eligibility and cashback computation under the campaign.