

# Terms and Conditions for Welcome Offers available on SBM Credilio Credit Card

*Applicable from 1 July 2024*

## 1. Eligibility for Welcome Offer

To qualify for the Welcome Offer, customers must meet the following criteria within the first 30 days of card issuance:

- Complete at least one transaction using the SBM Credilio Credit Card.
- Spend a total amount of INR 1000 on the SBM Credilio Credit Card.
- Customers must be SBM Credilio Credit Card issued customers, and eligible transactions must be done on the same card.

## 2. Welcome Offers

If the customer meets the eligibility criteria, they will receive a welcome package consisting of a mix of gift cards and discount vouchers. The specific brands mentioned in the welcome offer communication are indicative. Credilio reserves the right to offer an equivalent offer in case of any fulfilment issues outside Credilio's control.

## 3. Terms of the Welcome Offers

- The welcome offers are non-transferable and cannot be exchanged for cash.
- Membership IDs required to claim the welcome offers will be sent to customers via WhatsApp through Credilio's official business account or SBM Credilio's account.
  - If delivery via WhatsApp fails, Credilio will attempt to resend the message up to two additional times, followed by an attempt through SMS.
  - Credilio is not responsible for the delivery of codes if these attempts are unsuccessful due to factors beyond its control.
- Membership IDs will be blocked if the customer becomes delinquent or closes the card.

## 4. Terms Specific to eVouchers

- The eVouchers are subject to the terms and conditions of the respective brands issuing them.
- The validity of the eVouchers will be available on the redemption portal.

## 5. Communication of Offers

Credilio will strive to ensure that the welcome offers communicated to customers are accurate and consistent with the promotions advertised. These offers may also be visible in advertisements or other promotional materials.

## 6. Modification and Termination

- Credilio reserves the right to modify, alter, change, or cancel any or all of these terms and conditions at any time without prior notice. This includes replacing this offer with another offer, whether similar or not, or withdrawing it entirely. Changes may be made as needed without prior communication.

## 7. General Terms

- Cardholders are not bound in any way to participate in the offer. Any such participation is voluntary and is being made available purely on a 'best effort basis'.
- The offer shall be fulfilled within 45 days of meeting the eligibility criteria of the SBM Credilio Credit Card.
- The mode of fulfilment will be WhatsApp/SMS, and the cardholder shall be communicated at their Registered Mobile Number.
- It will be the cardholder's responsibility to ensure that the latest and valid mobile number is updated in the records of Credilio to enable the fulfilment of the offer.

## 8. Customer Contact Details

- For any grievances or escalations, customers can contact Credilio's customer care number at +917900033833 or email us at [ping@credilio.in](mailto:ping@credilio.in). Grievances related to offer redemption should be reported within 15 days of offer fulfilment