

Terms & Conditions

- This marketing program (“Program”) is provided to you by Bank of Baroda (“Bank”) under an arrangement with Infiniti Retail Ltd., (“Merchant”) and the offer is made available on Croma stores and is open to all residents of India holding a valid and current Bank of Baroda Debit Card (“Cardholder”).
- The Validity of the Program (“Term”) is from 22nd December to 25th December 2023, unless extended by the Parties and Merchant.
- Under this program Cardholder will get **10% Instant Discount* up to Rs. 1,500/- on minimum transaction amount of Rs.15,000/-** on Normal non-EMI Transactions.
- For purchase of Rs. 15,000 & above with the card during the campaign period, Bank of Baroda Debit cardholder can avail 10% Instant Discount – Maximum up to Rs.1,500/- Instant Discount on qualifying transaction **at Croma Stores.**
- Offer applicable only on one transaction per card during the entire offer duration.
- Maximum Instant Discount under the offer will be Rs.1,500/- at a card level.
- Program is applicable only on transactions done during campaign period.
- Instant Discount will not be applicable on advance invoice.
- Maximum 1 transaction on a card will be eligible during offer duration, any further transaction using same card will not get the benefit of the offer. Only 1 card per invoice is eligible for Instant Discount.
- Any query regarding the program will be entertained till 31st December 2023. Post such date; Bank will not entertain any correspondence or communication regarding this Program from any cardholder.
- Cardholder’s Bank Account is required to be active and non-delinquent. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer.
- All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart of this exclusive offer as mentioned in the communication.
- Offer is valid only on all Bank of Baroda Debit Cards excluding corporate & commercial cards.
- Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by Bank or by Merchant.
- Bank of Baroda does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products which shall be at the sole liability to Croma.
- Products offered under this Program are subject to availability with the Croma and accordingly Bank of Baroda or Croma in no circumstances shall be liable for non-availability of any of the products.

- All government Levies like GST, TDS, any Local Tax, etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by Infiniti Retail Ltd. for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against Infiniti Retail Ltd.
- The Program is for the consumption of individual retail consumers only Infiniti Retail & Bank reserve right to modify or end the offer during the campaign period.

Note: - Croma is a participating entity as per the commercial between Bank and Infiniti Retail Ltd.