



Detailed Offer Terms & Conditions

"Offer 1"	Get 12% instant discount up to INR 1000 on a minimum **bill value of INR 3000 on Ajo when paying via your DBS Bank Spark or Vantage Credit Cards.
"Offer 2"	Get 12% instant discount up to INR 2500 on a minimum **bill value of INR 7500 on Ajo Luxe paying when paying via your DBS Bank Spark or Vantage Credit Cards
"Offer Period"	Only on Mondays till 30 th June 2025
Steps to redeem "Offer 1"	<ul style="list-style-type: none">• Visit Ajo app/website.• Log in if you are an existing user or sign up if you are a new user.• Add the items you wish to purchase to the cart.• Search and apply the coupon code mentioned in the offer details on applicable products.• Pay using your DBS Bank Spark or Vantage Credit Card.
Offer Terms & Conditions for "Offer 1"	<ul style="list-style-type: none">• The Offer is a promotional offer administered and offered by DBS Bank India Limited ("DBS") in partnership with Reliance Retail Limited ("AJIO") on AJIO Platform on purchase Specified Products by customers holding valid DBS Bank Credit Card ("Customer") and transacting via a valid DBS Bank Credit Card ("Credit Card").• Each Indian resident individual who is Customer and user of Ajo Platform with a valid phone number and e-mail address is eligible to participate in the Offer .• The minimum order value of Rs 3,000 for determining eligible transactions shall not be subjected to partial return or partial cancellations during reconciliation process for billing purposes to DBS BANK.• The Offer can be availed multiple times by transacting via eligible DBS Bank Credit Cards during the Offer Period subject to minimum order value of Rs 3,000 and maximum discount value of Rs 1000 per transaction .• If the Customer who has availed the Offer, return all or part of the Specified Products purchased by them on the Platform, such that the value of their order falls below Rs. 3,500, they will not be eligible for return of purchased Specified Products. All products returned by the Customer shall be entertained solely as per Ajo's prevailing product return policy.• The Offer is subject to discontinuation or revocation in cases of fraudulent/ suspicious transaction or if there are any technical glitches or force majeure conditions as determined solely by AJIO and may disqualify any User from getting the benefits of this Instant Discount Offer.• In case of returns & cancellations of the orders on which the Offer has been availed using the Credit Card, the Offer will not be applicable again while making a purchase on AJIO with the same Credit Card used before for availing the Offer during the Offer Period .• The Offer cannot be combined with any other promotion offered by AJIO and/or DBS BANK on AJIO Platform.• In case of order cancellations/returns where this Offer was availed, the value of discount availed on such cancelled/returned orders will



	<p>not be available to be availed again on other transactions during the Offer Period.</p> <ul style="list-style-type: none">• Other terms and conditions relating to the purchase as laid down by Ajio are applicable.• Participation to this Offer is purely voluntary.
Steps to redeem “Offer 2”	<ul style="list-style-type: none">• Visit Ajio Luxe app/website.• Log in if you are an existing user or sign up if you are a new user.• Add the items you wish to purchase to the cart.• Search and apply the coupon code mentioned in the offer details on applicable products.• Pay using your DBS Bank Spark or Vantage Credit Card.
Offer Terms & Conditions for “Offer 2”	<ul style="list-style-type: none">• The Offer is a promotional offer administered and offered by DBS Bank India Limited (“DBS”) in partnership with Reliance Retail Limited (“AJIO LUXE”) on AJIO LUXE Platform on purchase Specified Products by customers holding valid DBS Bank Credit Card (“Customer”) and transacting via a valid DBS Bank Credit Card (“Credit Card”).• Each Indian resident individual who is Customer and user of Ajio LUXE Platform with a valid phone number and e-mail address is eligible to participate in the Offer .• The minimum order value of Rs 7,500 for determining eligible transactions shall not be subjected to partial return or partial cancellations during reconciliation process for billing purposes to DBS BANK.• The Offer can be availed multiple times by transacting via eligible DBS Bank Credit Cards during the Offer Period subject to minimum order value of Rs 7,500 and maximum discount value of Rs 2500 per transaction .• If the Customer who has availed the Offer, return all or part of the Specified Products purchased by them on the Platform, such that the value of their order falls below Rs. 7,500, they will not be eligible for return of purchased Specified Products. All products returned by the Customer shall be entertained solely as per Ajio Luxe’s prevailing product return policy.• The Offer is subject to discontinuation or revocation in cases of fraudulent/ suspicious transaction or if there are any technical glitches or force majeure conditions as determined solely by AJIO LUXE and may disqualify any User from getting the benefits of this Instant Discount Offer.• In case of returns & cancellations of the orders on which the Offer has been availed using the Credit Card, the Offer will not be applicable again while making a purchase on AJIO LUXE with the same Credit Card used before for availing the Offer during the Offer Period .• The Offer cannot be combined with any other promotion offered by AJIO LUXE and/or DBS BANK on AJIO LUXE Platform.• In case of order cancellations/returns where this Offer was availed, the value of discount availed on such cancelled/returned orders will not be available to be availed again on other transactions during the Offer Period.• Other terms and conditions relating to the purchase as laid down by Ajio LUXE are applicable.



	<ul style="list-style-type: none">• Participation to this Offer is purely voluntary.
General Terms & Conditions	<ul style="list-style-type: none">• The abovementioned offers (“Offer”) are brought to you by the Bank.• In all matters relating to the Offer, including but not limited to the eligibility of a Customer, the decision of Bank shall be final and binding in all respects.• Bank reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.• The Offer is non-transferable, non-negotiable and cannot be exchanged or redeemed for cash or kind.• Bank shall not be liable for any loss or damage arising due to force majeure event.• In the event of any misuse, fraud or abuse of the Offer by the Customer, Bank reserves the right to deny the Offer.• In the event of any inconsistency between the Terms & Conditions and any advertising, promotional publicity and other materials relating to or in connection with this Offer, these General Terms and Conditions shall prevail.• Tax liability arising from the Offer, if any, will be solely borne by the Customer.• Bank shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the Offer.• Bank makes no warranty or representation towards the quality, service, type, use, suitability, delivery, merchantability of the goods and services purchased during the Offer and shall not entertain any dispute regarding the same. Terms and conditions specified by the respective third-party seller/service provider are applicable. Any dispute about the same must be resolved directly with seller of goods and services and Bank is not liable for any defect in the quality of the goods/ deficiency in the services. Bank is not an agent of any cardholder or vice versa. Bank reserves the right to disqualify any Customer from the benefits of this Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer terms and conditions or otherwise by use of the Debit Card.• This Offer will be governed by the laws of India and shall be subject to the jurisdiction of courts in Mumbai.• These terms and conditions are not in derogation of the Credit Card terms and conditions.• All Cardholder queries/dispute on the Offer should be raised during the Offer Period or within 30 days of expiry of the Offer Period. For any disputes, the customer may be required to furnish documents as may be required by the Bank/Mrchant for the case to be taken for further investigation.• The Offer is subject to applicable laws and regulatory guidelines/regulations and as per Bank's extant guidelines from time to time.



Live more, Bank less

	<ul style="list-style-type: none">• The Offer is not available wherever prohibited and/ or on products/ services for which such programs cannot be offered for any reason whatsoever.
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