



### Detailed Offer Terms & Conditions

<b>"Offer 1"</b>	Get 12% instant discount up to INR 1000 on a minimum **bill value of INR 3000 on Tata CliQ Fashion when paying via your DBS Bank Spark or Vantage Credit Cards.
<b>"Offer 2"</b>	Get 12% instant discount up to INR 2500 on a minimum **bill value of INR 7500 on Tata CliQ Luxury paying when paying via your DBS Bank Spark or Vantage Credit Cards
<b>"Offer Period"</b>	Only on Mondays till 30 <sup>th</sup> June 2025
<b>Steps to redeem "Offer 1"</b>	<ul style="list-style-type: none"><li>• Visit Tata CliQ app/website.</li><li>• Log in if you are an existing user or sign up if you are a new user.</li><li>• Add the items you wish to purchase to the cart.</li><li>• Search and apply the coupon code mentioned in the offer details on applicable products.</li><li>• Pay using your DBS Bank Spark or Vantage Credit Card.</li></ul>
<b>Offer Terms &amp; Conditions for "Offer 1"</b>	<ul style="list-style-type: none"><li>• Additional instant discount on using DBS Bank Spark or Vantage Credit Cards on all purchases made on Tata CliQ E-commerce site (tatacliq.com), their respective Mobile site and mobile application during the promotion period for a Net Transaction Value of Rs.3000.</li><li>• **The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code but before availing discounts under this Offer. In case CliQ Cash or NeuCoin is being used to make a partial payment, Net Cart Value will be calculated after reducing the amount being paid by using CliQ Cash or NeuCoin. To avail of the offer the amount being paid through DBS Bank Spark or Vantage Credit Cards has to be more than the min purchase price of the respective offer. The DBS Bank Credit Card customer (Cardholder) is advised to check the applicability of the discount before proceeding for Payment.</li><li>• Offer valid once per card per Cardholder per month during the Offer Period.</li><li>• To avail the Additional instant discount the total payment of the transaction needs to be made using valid DBS Bank Spark or Vantage Credit Cards.</li><li>• Offer is not valid on Tata CliQ Gift Cards, Brand Gift Cards, Insurance Products, Apple products, Seller Trent Limited, Pantaloons, Globus, Select Seller and Select Products, Page Industries Limited (Jockey), Landmark, Under Armour, select Brands, select Sellers and CliQ Palette and Tata CliQ Luxury.</li><li>• This Offer is valid for purchases made on the Eligible products during the "Offer Period". Cardholders are required to check the product page of the product(s) if the offer is valid for that product.</li></ul>



	<ul style="list-style-type: none"><li>• Offer not valid on the EMI, Debit Cards, Net banking, cash/card on delivery, commercial and corporate cards of DBS Bank.</li><li>• Tata UniStore Limited (TUL) /DBS Bank India Limited (Bank) reserves the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at any time at its sole discretion.</li><li>• Tata UniStore Limited/Bank reserves the right to cancel an order in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated.</li><li>• Maximum discount that can be availed per order will be as per the Offers mentioned.</li><li>• Offer cannot be combined with any other offer/promotion running on the site.</li><li>• The discount offered will under no circumstances be settled in cash.</li><li>• Any person availing this Offer shall be deemed to have accepted all the terms and conditions.</li><li>• Product warranty will be regulated by the terms and conditions mentioned on the warranty card of respective product/manufacturer.</li><li>• Any query regarding the Offer will be entertained during the Offer Period. No correspondence on the same will be entertained after the expiry of the Offer Period from any person(s).</li><li>• Pictorial representation of product(s) in communication(s) sent to the Cardholders is purely representational. None of the Parties under any circumstance(s) will be responsible to the same.</li><li>• Tata UniStore Limited is not charging anything from the customer for their participation in the offer.</li><li>• Participation in the Offer by the card holder is voluntary and free. Participation in the Offer by the Cardholder will be construed as acceptance of the Terms &amp; Conditions of the Offer and Cardholder is advised not to participate in the Offer if such Terms &amp; Conditions are not acceptable.</li><li>• The Offer is being made purely on best effort basis.</li><li>• In case of complete cancellation of the order by the Cardholder the transaction will not qualify for "The Offer". In case of partial cancellation of the order, the Cardholder shall qualify for "The Offer" only on the basis of the net amount payable.</li><li>• Offer(s) are valid on the products as hosted on the respective site – Marketplace (<a href="http://www.tatacliq.com">www.tatacliq.com</a>), the app and the mobile site which however are not particularly excluded in accordance with these Offer Terms and Conditions .</li><li>• In case of any disputes, the decision of Tata UniStore Limited and the Bank will be final and binding.</li></ul>
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	<ul style="list-style-type: none"><li>Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Limited platform.</li></ul>
<b>Steps to redeem "Offer 2"</b>	<ul style="list-style-type: none"><li>Visit Tata CliQ Luxury app/website.</li><li>Log in if you are an existing user or sign up if you are a new user.</li><li>Add the items you wish to purchase to the cart.</li><li>Search and apply the coupon code mentioned in the offer details on applicable products.</li><li>Pay using your DBS Bank Spark or Vantage Credit Card.</li></ul>
<b>Offer Terms &amp; Conditions for "Offer 2"</b>	<ul style="list-style-type: none"><li>Additional instant discount on using DBS Bank Spark or Vantage Credit Cards on all purchases made on Tata CliQ E-commerce site (<a href="http://www.luxury.tatacliq.com">www.luxury.tatacliq.com</a>), their respective Mobile site and mobile application during the promotion period for a Net Transaction Value as per the applicable offer.</li><li>**The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code but before availing discounts under this Offer. In case CliQ Cash NeuCoin or other similar instrument is being used to make a partial payment, Net Cart Value will be calculated after reducing the amount being paid by using CliQ Cash. To avail of the offer the amount being paid through DBS Bank Spark or Vantage Credit Cards has to be more than the minimum purchase price of the respective offer. The Cardholder is advised to check the applicability of the discount before proceeding for Payment.</li><li>Offer valid once per card per Cardholder per month for the Offer Period.</li><li>To avail the additional instant discount the total payment of the transaction needs to be made using a valid DBS Bank Spark or Vantage Credit Cards.</li><li>This Offer is valid for purchases made on the Eligible products during the Offer Period. Cardholders are required to check the product page of the product(s) if the Offer is valid for that product.</li><li>Offer not valid on the EMI, Debit Cards, Net banking, cash/card on delivery, commercial and corporate cards of DBS Bank.</li><li>Tata UniStore Limited /Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at any time at its sole discretion.</li><li>Brands and categories excluded from this offer are Apple, Samsung, and other electronic products and gift cards. For clothing and lifestyle category exclusions are Public Clothing Pvt Ltd (Mulmul), House of Anita Dongre (Anita Dongre and Anita Dongre Grassroot), Ochre and Black Pvt Ltd, House of Toramally, Globus, Lacoste, Choupette. Lladro from Home category.</li></ul>



	<p>Neutriderm under Beauty. Fine Jewellery brands excluded are Zoya, ForeverMarks. Watches brands excluded are Balmain, Rado, Movado, Tissot, MVMT, Calvin Klein, Boss, Cartier, PIAGET, IWC Schaffhausen, Jaeger LeCoultre, Roger Dubuis, Panerai, Under armour CLiQ Mall and CLiQ Palette.</p> <ul style="list-style-type: none"><li>• Tata UniStore Limited/Bank reserves the right to cancel an order in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated.</li><li>• Maximum discount that can be availed per order will be as per the Offers mentioned.</li><li>• Offer cannot be combined with any other offer/promotion running on the site.</li><li>• The discount offered will under no circumstances be settled in cash.</li><li>• Any person availing this Offer shall be deemed to have accepted all the terms and conditions.</li><li>• Product warranty will be regulated by the Terms and Conditions mentioned on the warranty card of respective product/manufacturer.</li><li>• Any query regarding the Offer will be entertained during the Offer Period. No correspondence on the same will be entertained after the expiry of the Offer Period from any person(s).</li><li>• Pictorial representation of product(s) in communication(s) sent to the Cardholders is purely representational. None of the Parties under any circumstance(s) will be responsible to the same.</li><li>• Tata UniStore Limited is not charging anything from the customer for their participation in the offer.</li><li>• Participation in the Offer by the card holder is voluntary and free. Participation in the Offer by the Cardholder will be construed as acceptance of the Terms &amp; Conditions of the Offer and Cardholder is advised not to participate in the Offer if such Terms &amp; Conditions are not acceptable.</li><li>• Offer is being made purely on best effort basis.</li><li>• In case of complete cancellation of the order by the customer the transaction will not qualify for the Offer. In case of partial cancellation of the order, the customer shall qualify for the Offer only on the basis of the net amount payable.</li><li>• Offer(s) are valid on the respective Luxury site (<a href="http://www.luxury.tatacliq.com">www.luxury.tatacliq.com</a>), the app and the mobile site.</li><li>• In case of any disputes, the decision of Tata UniStore Limited and the Bank will be final and binding.</li><li>• Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Limited platform.</li><li>•</li></ul>
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**General Terms & Conditions**

- 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/TUL for the case to be taken for further investigation.



Live more, Bank less

	<ul style="list-style-type: none"><li>• The Offer is subject to applicable laws and regulatory guidelines/ regulations and as per Bank's extant guidelines from time to time.</li><li>• The Offer is not available wherever prohibited and/ or on products/ services for which such programs cannot be offered for any reason whatsoever.</li></ul>
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