



Adani One <> DBS Bank Credit Card Offer

“Offer” Details

LOB	Coupon Code	Mode	OFFER CONSTRUCT	Velocity
Domestic Flights	DBSDOM12	CC Full Swipe	12% instant discount upto 1000 on a MTV of INR 4000	Once per card per promo per month
International Flights	DBSINT10	CC Full Swipe	10% instant discount upto 3,000 on a MTV of INR 10000	Once per card per promo per month
Domestic Flights	DBSDOME12	EMI	12% instant discount upto 1,500 on a MTV of INR 4000	Once per card per promo per month
International Flights	DBSINTE10	EMI	10% instant discount upto 5,000 on a MTV of INR 10000	Once per card per promo per month
Domestic Hotels	DBSSTAY	CC Full Swipe	15% off upto INR 1500 on a MTV of INR 5000	Once per card per promo per month
International Hotels	DBSSUITE	CC Full Swipe	15% off upto INR 2000 on a MTV of INR 7500	Once per card per promo per month
Domestic Hotels	DBSESTAY	EMI	20% off upto INR 2500 on a MTV of INR 5000	Once per card per promo per month
International Hotels	DBSESUITE	EMI	20% off upto INR 3000 on a MTV of INR 7500	Once per card per promo per month
Duty Free	DBSDF15	CC Full Swipe	15% Instant discount upto Rs. 1000 on MTV 5000	Once per card per promo per month
Duty Free	DBSDFE15	EMI	15% Instant discount upto Rs. 1500 on MTV 5000	Once per card per promo per month

Offer Subheading

- Full Swipe Offer on Spark DBS Bank Credit Cards & Vantage DBS Bank Credit Cards.
- EMI Offer on All DBS Bank Credit Cards.

Offer Dates

Full Swipe Offer - Every Thursday from 2nd April – 25th June'26

EMI Offer - Every Thursday, Friday & Saturday from 2nd April – 27th June'26

Steps to redeem “Offer”

- To avail the Offer, the customer must first select the desired service from AdaniOne (“ADL”) App or Website.
- Customer must then select the DBS Bank offer from the list and enter E-Coupon as mentioned or directly click apply as listed on the offer page.
- On ADL Offer Section: customers can directly check the list of Offers on the platform from “Offer and Discount” page, select the desired Offer and book the desired service from the same page as well. Review the details on final page.
- Make payment via DBS Credit Cards to avail the offer.
- On successful payment the booking is completed, and confirmation is received



Merchant/ Brand EMI Terms and Conditions: -

1. DBS Credit Card Holder whose accounts are valid and in good standing and who are holding below variant of Credit Cards issued in India, can voluntarily opt for Merchant/ Brand EMI offer on their Credit Cards:

DBS SPARK Credit Card

DBS VANTAGE Credit Card

DBS Bank SuperCard Credit Card

2. In all matters relating to the eligibility of the DBS Credit Card Holder for availing the Merchant/ Brand EMI offer, the decision of DBS Bank shall be final and binding in all respects.
3. Merchant/ Brand EMI offer will be fulfilled at the Retail Store's end only and DBS Credit Card Holder would need to contact the Retail Stores to check the eligible products and Offers.
4. This terms and conditions shall not in any way waive or amend any of the terms and conditions of the existing Card member agreement.
5. Merchant/ Brand EMI offer is available only for transaction done on DBS Bank Credit Cards for purchase of ***product at the # Retail Store and which is converted to EMI during ##Offer Period . Merchant/ Brand EMI offer is not applicable for any transaction which is converted to EMI by DBS Credit Card Holder after completion of the transaction.
6. Merchant/ Brand EMI offer can be availed for tenure of 3/ 6/ 9/12/ 18/ 24 months only.
7. DBS Bank reserves its absolute right and discretion to approve or decline any request for Merchant / Brand EMI. It is further clarified that transactions under certain merchant categories or any other transactions prohibited under law cannot be converted into EMI.
8. DBS Credit Card Holder Member will not earn Rewards points on transactions for which the DBS Credit Card Holder opts for Merchant/ Brand EMI.
9. The processing fee, GST/taxes as applicable on Merchant/Brand EMI will be borne by the DBS Bank Credit Card Holder.
10. DBS Bank will charge full interest along with GST/taxes as applicable (on interest amount and processing fees) to the DBS Bank Credit Card Holder. However, Brand/Merchant will give an instant discount equivalent to the interest chargeable/payable at the time of purchase. . Please refer below illustration to understand Merchant/ Brand EMI (For 6 months tenure):-

Your collective shopping amount_₹ 50,000	
Tenure	6 Months
Instant discount offered by Brand / Merchant	₹ 2,210
Discounted Amount	₹ 47,790
Interest rate chargeable by DBS (15% P.A.)	₹ 2,210
Actual Price	₹ 50,000



Live more, Bank less

Total amount payable by Cardmember (Including Interest charged by DBS)	₹ 50,000
EMI Instalment @ 15% P.A.	₹ 8702/Month
Processing Fee	₹ 299

Generic Terms and Conditions:

- This Offer is brought to you by DBS Bank India Limited (“DBS”/ “DBS Bank”)
- In all matters relating to the Offer, including but not limited to the eligibility of a DBS Bank Credit Card Holder (“Customer”), the decision of DBS Bank shall be final and binding in all respects.
- DBS 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.
- The eligibility of the Customer will be forfeited in below events:-
 - If any transaction or Merchant/ Brand EMI offer (done during the Offer Period) is reversed/ reverted before crediting the Discount/Cashback, then such transactions or Merchant / Brand EMI offer will not be considered as eligible for this Offer;
- DBS 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, DBS Bank reserves the right to deny the Discount/ Cashback.
- In no event the entire liability of DBS Bank under this Offer shall exceed the amount of Discount/Cashback under this 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 Terms and Conditions shall prevail.
- Tax liability arising from the Offer, if any, will be solely borne by the Customer.
- DBS Bank shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the Offer.
- DBS Bank makes no warranty or representation towards the quality, service, type, use, suitability, delivery, merchantability of the goods and services purchased during the Offer or through Discount availed/ Cashback received 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 DBS is not liable for any defect in the quality of the goods/ deficiency in the services.
- Participation in the Offer is voluntary and by participating in the Offer, you are deemed to have read, understood and accepted these Terms and Conditions.
- DBS 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 Credit 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 Credit Card terms and conditions.
- All Customer queries/dispute/grievances on the Offer should be raised during the Offer Period or within 120 days of expiry of the Offer Period by contacting us at 1800 209 4555 for Vantage Card &



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1860 267 6789 for Spark & DBS Bank SuperCard. For any disputes, the Customer may be required to furnish documents as may be required by the Bank/Merchant, for the case to be taken for further investigation.

- The Offer is subject to applicable laws and regulatory guidelines/ regulations and as per DBS Bank's extant guidelines from time to time.
- The Offer is not available wherever prohibited and/ or on products/ services for which such programs cannot be offered for any reason whatsoever.