

Terms & Condition of the offer

1. Offer Period: 11th Nov'20 – 17th Nov'20 (Both days inclusive).
2. RuPay Cardholders will get additional **10%** instant discount at Brand Factory (Merchant) on a single minimum purchase of Rs. 3,000/-.
3. Maximum discount Rs. 750 per transaction
4. **Maximum 1 transaction is eligible for additional discount.**
5. In order to avail the instant discount, the total payment for the purchase needs to be made using a RuPay Debit/Credit/Pre paid card.
6. Offer discount will be processed by Merchant at the billing counter at the time of purchase and will reflect on the bill.
7. The discount is applicable on a single transaction and bills cannot be clubbed to avail the discount.
8. Offer is valid on transactions done and active RuPay Debit /Credit /Pre Paid Cards only.
9. This offer cannot be clubbed with any other bank/card scheme offer at the stores.
10. Offer is subject to availability of products at the sole discretion of Future Lifestyle Fashions Ltd (FLFL).
11. The offer will be valid during the promotion period only which will be at the sole discretion of Future Lifestyle Fashions Ltd (FLFL) & NATIONAL PAYMENTS CORPORATION OF INDIA (NPCI).
12. FLFL & NPCI retains the right to change or discontinue the offer at any time during the promotion period without prior notice.
13. All Customer Queries/dispute on the offer should be raised within 3 days from invoice date. For any disputes, the customer needs to furnish a scanned copy of the charge slip and Invoice for the case to be taken for further investigation.
14. The decision of FLFL & NPCI will be final and binding on all and any correspondence in this regard will not be entertained.
15. FLFL and NPCI reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.
16. NPCI will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
17. The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
18. NPCI & FLFL reserves the right to modify / alter all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever.

19. In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, NPCI's decision shall be final and binding on Cardholders in all respects.
20. The terms and conditions governing the offer shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit Card /Credit card issued by NPCI member banks
21. NPCI only offers discount on purchase of goods and services of the Merchant by using RuPay.Debit/Credit/Pre Paid and NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant.
22. Any dispute or claim regarding the goods and services must be resolved by the Customer with the Merchant directly without any reference to NPCI. Additional discount offered by the NPCI is solely for promoting usage of RuPay Debit/Credit/Pre Paid card.
23. NPCI shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card Holder/s under the offer.
24. NPCI reserves the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
25. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and NPCI will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
26. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.
27. NPCI shall not be obliged to make any public announcements to intimate the successful Cardholders about the discount under the offer.
28. Any person taking the advantage of this offer shall be deemed to have read, understood and accepted these terms and conditions.
29. Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.
30. Future Lifestyle Fashions Ltd. Terms & Conditions applicable.