



प्रधान कार्यालय, प्लॉट सं. 4, सेक्टर 10, द्वारका, नई दिल्ली- 110075

HEAD OFFICE PLOT NO.4, SECTOR-10, DWARKA, NEW

Benefits Cured with Card

PNB MASTERCARD WORLD GRAND INTERNATIONAL DEBIT CARD

Benefits	Offer Description	Frequency	Terms & Conditions
ITC Hotels	Flat ₹ 1,000/- Gift Card	✓ (Once per Year)	<ul style="list-style-type: none"> The Gift Card may be redeemed at participating Hotels by providing the 16-digit card number and the OTP at the time of redemption. The Gift Card must be activated to avail redemption. Gift Card may be used only at participating ITC's Hotels Group in India. Reloading is not applicable in case of this Gift Card. Subject to the foregoing, these terms and conditions shall be subject to the jurisdiction of courts at Gurugram, India. The cardholder may request for the revalidation of the expired gift card. Upon receipt of such request the gift card may be revalidated after due verification and maybe subject to additional terms and conditions. Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at https://www.PineLabs.com/grievance-policy/ Requests for blocking of Gift Cards only from users who have registered in accordance with the terms of Gift Card mentioned below shall be considered. The card is valid for spends towards stays (room and incidental charges), food & beverages, home deliveries and takeaways, spa services (for resident guests only), Fabelle boutiques, Sleep Boutique and applicable taxes at any of the participating hotels. The card is not valid for spends towards settling banquet charges, paid-outs like car transfers, spends at retail or any third-party service establishment at participating hotels, or any expenses of personal nature for which a pay-out is raised such as buying medicines, repairs of personal items etc. The cards cannot be used to settle stays booked on / through- <ul style="list-style-type: none"> ➤ Corporate rates ➤ Group rates ➤ Online Travel Agents (OTAs) ➤ Any discounted or contracted room rates. The card shall not be valid for withdrawal of cash or currency exchange.



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			<ul style="list-style-type: none"> Multiple transactions can be performed on gift card until the value of the card is exhausted. Should the purchase value exceed the card value, the differential amount of such purchase shall have to be paid at the point of sale either in cash or through an accepted credit or debit card, at the time of making such purchase. International Cards won't be accepted for making payments. Club ITC Green Points shall not be awarded for transaction settled using Gift Cards. However, for transactions settled with a combination of Gift Card and any other eligible payment mode the Club ITC Green Points may be awarded for the differential amount being settled through the alternate payment mode. For any queries, balance check and date of expiry please visit https://itshotels.woohoo.in/CheckBalance and input the Card Number in the 'Check Balance' section. The card is subject to applicable laws. The card holder shall comply with all applicable laws promulgated by any statutory/judicial/competent authority from time to time in this regard. List of Participating Hotels: Delhi/ NCR - ITC Maurya, ITC Grand Bharat, Sheraton New Delhi Mumbai - ITC Grand Central, ITC Maratha Hyderabad - ITC Kakatiya, ITC Kohenuur Kolkata - ITC Royal Bengal, ITC Sonar Bengaluru - ITC Gardenia, ITC Windsor, Welcomhotel Bengaluru Agra - ITC Mughal Jaipur - ITC Rajputana Goa - ITC Grand Goa Ahmedabad- ITC Narmada Coimbatore - Welcomhotel Coimbatore Vadodara - Welcomhotel Vadodara Amritsar - Welcomhotel Amritsar Ahmedabad - Fortune Park Ahmedabad Port Blair - Welcomhotel bay Island Guntur- Welcomhotel Guntur Bhubaneswar- Welcomhotel Bhubaneswar Chennai – ITC Grand Chola, Welcomhotel Chennai (Cathedral Road). Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com Mastercard or the issuing bank will not be liable for the same.
OTT Play	Annual subscription only (4 OTTs-	✓ (Once per Year)	<ul style="list-style-type: none"> In this offer, you will receive 4 codes, each providing a 3-month free premium subscription to 4 OTT platforms on OTT Play.



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	SonyLiv, Zee5, Fancode, DistroTV)		<ul style="list-style-type: none"> The offer can be used once per customer, and multiple offers cannot be combined. The offer can be redeemed only on the OTT Play platform. Users can cancel their subscriptions before the plan expires after purchase. Paytm and OTT Play reserve the right to change the offer terms at any time without prior notice. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and MasterCard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com MasterCard or the issuing bank will not be liable for the same.
Jio Saavan	3 months Free Subscription	✓ (Once per Year)	<ul style="list-style-type: none"> In this offer you will get a 3 months JioSaavn pro membership. As part of the offer use promo code PAYTMJS3M at the time to check out on JioSaavn. Offer is applicable to new JioSaavn users only. Offer cannot be clubbed with any ongoing offers. This offer is not redeemable for cash or credit and cannot be exchanged for any other product or service and has no residual value. Paytm solely reserves the right to change offer terms at any time without prior notice to the customer. Paytm shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the



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			cardholder directly to Helpdesk.paytmfirst@paytm.com Mastercard or the issuing bank will not be liable for the same.
Book My Show	Buy 1 get ₹ 200/- off on 2nd Ticket	✓ (Once per 6 months)	<ul style="list-style-type: none"> • Vouchers can be redeemed for purchasing movie tickets available on BookMyShow. • Each voucher can be used only once within its validity period. • A minimum of 2 tickets must be purchased to redeem this voucher. • The voucher must be redeemed at least 24 hours before the show. • A flat discount of ₹ 200/- will be applicable on one ticket only. • Tickets can only be booked through the BookMyShow mobile app or website for any show. • Vouchers will be valid for 6 months from the date of issuance to Paytm First. • Multiple vouchers can be redeemed using the same email or mobile number, but only once per quarter. • Vouchers can be redeemed only on the BookMyShow website or mobile app and cannot be used directly at the cinema/venue box office. • Vouchers will be applied only to the ticket cost. Convenience fees and any additional transaction charges must be borne by the user. • Multiple vouchers cannot be combined for redemption and cannot be clubbed with other BookMyShow offers. • The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. • Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and MasterCard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. • No two offers can be clubbed together and no additional discount/offer will be applicable. • Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same.
Apollo	Annual Apollo circle membership: (1 free	✓	<ul style="list-style-type: none"> • The offer can only be availed on the Apollo 24 7 app or website via Circle membership page.



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	check-up- HBA1/Thyroid/CBC) On call doc, ₹ 1 Lakh Accidental cover, Free home deliveries, up to 15% cashback on every bill (applicable online and offline)	(Once per Year)	<ul style="list-style-type: none"> The offer is valid for one-time use per user. The offer cannot be combined with other offers or promotions. Circle benefits are subject to change, as per discretion of Apollo 247. For detailed terms & conditions/ FAQs, visit the Circle Membership page: https://www.apollo247.com/circle-landing. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com Mastercard or the issuing bank will not be liable for the same.
ODE Spa	₹ 1,000/- off on 60 mins/90 mins Session	✓ (Once per Year)	<ul style="list-style-type: none"> Reservation must be made minimum 24 hours prior to the preferred time slot. Not valid in conjunction with other promotions. The offer is not valid on selected blackout dates including Holi, Dussehra, Diwali, Christmas, Gandhi Jayanti, Valentine's Day, Mother's Day, Republic Day and Independence Day. Services are available during the operational hours of the spa, subject to the availability of desired time slots at the chosen outlet. All prices and offers, if applicable, include taxes and service charges. In cases there are taxes & services charges extra, the same would explicitly be mentioned. Adherence to standard spa etiquette is necessary to ensure a harmonious and enjoyable experience for all guests & patrons. Offer cannot be combined with any other offer/ promotion/ scheme. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and Mastercard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the



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Tata Cliq Luxe	10% off on minimum order value of ₹ 10,000/-. Codes: Once per month (12 times in total)	✓ (Once per month)	<ul style="list-style-type: none"> Instant discount on using pre-paid payments on all purchases made on Tata CLiQ Luxury site (luxury.tatacliq.com), their respective Mobile site and mobile application during the promotion period for a Net Transaction Value* as per the offer chosen. 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 is being used to make a partial payment, Net Cart Value will be calculated after reducing the amount being paid by using CLiQ Cash. The customer is advised to check the applicability of the discount before proceeding for Payment. Valid on Pre-Paid transactions only. Valid once per user during the offer period. In order to avail the offer code needs to be used while payment. The offer is only applicable on select products of Luxury category. Offer is available only on select products. Offer is available on select products. Offer is not valid on Tata CLiQ Luxury Gift Cards, Brand Gift Cards, Lacoste, Apple Brands and other electronic products, Public Clothing Pvt Ltd (Mulmul), House of Anita Dongre (Anita Dongre and Anita Dongre Grassroot), Ochre and Black Pvt Ltd, House of Toramally, SPA Lifestyle Products (Lladro), Luxe India Fashion (Choupette), Selected products of Balmain, IBERIA SKINBRANDS INDIA PRIVATE LIMITED, Cartier, PIAGET, IWC Schaffhausen, Jaeger LeCoultre, Roger Dubuis, Panerai, Under Armour, Nuna, CLiQ Palette and CLiQ Fashion. This offer is valid for purchases made on the Eligible products during the "Offer Period". Customers are required to check the product page of the product(s) if the offer is valid for that product. Tata UniStore Limited 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. Tata UniStore Limited 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.



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			<ul style="list-style-type: none"> Maximum discount that can be availed per order will be as per the offers mentioned. Offer cannot be combined with any other offer/promotion running on the site. The discount offered will under no circumstances be settled in cash. Any person availing this offer shall be deemed to have accepted all the terms and conditions. Product warranty will be regulated by the Terms and Conditions mentioned on the Warranty Card of respective product/manufacturer. Any query regarding "The offer" will be entertained for the offer duration. No correspondence on the same will be entertained after the aforementioned date from any person(s). Pictorial representation of product(s) in communication(s) sent to the customers is purely representational. None of the Parties under any circumstance(s) will be responsible to the same. Tata UniStore Limited is not charging anything from the customer for their participation in the offer. It is not mandatory for the Paytm customers to participate in the offer. Participation in the Offer by the customer is voluntary. Participation in the Offer by the customers will be construed as acceptance of the Terms & Conditions of the Offer and customer is advised not to participate in the Offer if such Terms & Conditions are not acceptable. "The Offer" is being made purely on best effort basis. 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. Offer(s) are valid on the respective site – Luxury (luxury.tatacliq.com), the app and the mobile site. In case of any disputes, the decision of Tata UniStore Limited will be final and binding. Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Limited platform. The Offer is valid only in India. The minimum age of the customer has to be above 18 years on the day of the purchase.



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			<ul style="list-style-type: none"> This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com Mastercard or the issuing bank will not be liable for the same.
Paytm Flights	Domestic Flights: 10% off upto INR 3000 (MoV of INR 7,500)	✓ (Once per quarter)	<ul style="list-style-type: none"> The user will get flat 10% off up to ₹3,000/- instant discount on domestic flight ticket booking. Applicable on domestic flight ticket bookings through Paytm website, m-site and App. This voucher is valid only till 6th April 2026. The minimum order value for flight ticket booking is ₹7,500/-. Offer is valid for selected users. The voucher is valid for one-time usage per user. Convenience fees or ancillaries purchased (Meals, Insurance, Baggage, etc.) will be excluded from the total booking amount for calculation of instant discount. Cancelled orders will not be eligible for instant discount. Paytm reserves its absolute right to withdraw and/or alter any terms and conditions of the offer at any time without prior notice. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com Mastercard or the issuing bank will not be liable for the same.
	International Flights: 5% off upto INR 5000 (MoV of INR 30,000)		<ul style="list-style-type: none"> The user will get flat 5% off up to ₹ 5,000/- instant discount on international flight ticket booking. Applicable on domestic flight ticket bookings through Paytm website, m-site and App. This voucher is valid only till 6th April 2026. The minimum order value for flight ticket booking is ₹7,500/-.



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			<ul style="list-style-type: none"> Offer is valid for selected users. The voucher is valid for one-time usage per user. Convenience fees or ancillaries purchased (Meals, Insurance, Baggage, etc.) will be excluded from the total booking amount for calculation of instant discount. Cancelled orders will not be eligible for instant discount. Paytm reserves its absolute right to withdraw and / or alter any terms and conditions of the offer at any time without prior notice. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com Mastercard or the issuing bank will not be liable for the same.
Fitpass	88% off on Fitpass Pro Membership and Free Fitness Accessories	✓ (Once per Year)	<ul style="list-style-type: none"> Offer is valid once per user only. As part of the offer a promo code will be issued to you once and can be used only once during the entire duration of the membership. Offer availed via use of promo code is non-transferable and cannot be refunded. Paytm solely reserves the right to change offer terms at any time without prior notice to the customer. Paytm shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same.
Cult. Fit	Annual Subscription of Cult Live Online Membership	✓ (Once per Year)	<ul style="list-style-type: none"> Each voucher can be redeemed only once per user. The access is applicable to the section under Cultpass Home on cult.fit app / web The voucher is applicable in India only. The dates of the membership can be viewed in profile section under "Active Packs / Subscriptions" This pass does not allow customer to pause the membership



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			<ul style="list-style-type: none"> Only one voucher can be used at a time and cannot be combined with other offers. The voucher is not transferable and should not be resold or redeemed for cash If the product purchased using a promotional voucher is returned, the refund value will not include the value of the voucher code. Cult.fit reserves the right to modify or revoke the voucher / offer at any point in time. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and MasterCard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same.
Zomato Gold	Annual Subscription (3 months X4)	✓ (Once per Year)	<ul style="list-style-type: none"> In this offer you will get 4 codes of 3 Months Zomato Gold Membership. Redemption of code to only be done on Zomato app for the purpose of activating Zomato Gold membership. Offer cannot be clubbed with any other ongoing offer. Promo code can be redeemed from any city in India, however Gold benefits will be applicable in Gold-eligible cities only. Zomato Gold benefits are variable basis cities and can be checked on the Gold plan page after changing app location to desired location. Paytm and Zomato solely reserves the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same



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Reliance Digital	Flat ₹ 1,000/- off on a min purchase of ₹ 20,000/- (One plus and Apple products are excluded)	✓ (Once per Year)	<ul style="list-style-type: none"> • Minimum Transaction of ₹10,000/- to avail the offer. • Maximum discount of ₹500/-. • Customer can redeem the coupon only once • Customers can redeem the coupon code at Reliance Digital store or My Jio Stores. • Coupon cannot be converted into cash • Offer is not applicable on Installation & services. • Coupon code is made available only to select customers • Coupon code will not be valid on bulk purchase • Offer is applicable on select brands & products only. • Reliance shall not be responsible for loss or theft of Coupon code and no duplicate or compensation in lieu of the Coupon code shall be given by Reliance. • Bearer of the coupon code shall be deemed to have read, understood and accepted these terms and conditions. • Reliance shall not be liable under any circumstances towards any loss or damage or expenses or cost or any third party liability, whether directly or indirectly arising out of or in relation to use of Coupon code and availing the off/discount thereunder by the bearer. • Reliance reserves its right to modify / amend the terms and conditions of the Coupon code at any time without prior notice and such modifications shall be binding on the user/bearer of the Coupon Code. • Any dispute with regard to Product liability, guarantee, warranty and quality of the Products to be purchased under redemption of the Coupon shall be addressed to the respective. • Manufacturer/ Brand Owner and Reliance shall not be held responsible for the same. The guarantee and warranty of the Products shall be transferred, as received from the respective Manufacturer/Distributor. • All disputes are subject to the jurisdiction of courts at Mumbai only. • Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same



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Mokobara	Get Flat 10% Off on Mokobara	✓ (Once per Year)	<ul style="list-style-type: none"> In this offer you will get flat 10% Off on Mokobara products. Offer is a flat 10% off on all products except engraving, mclub membership and gifting. Offer is not valid during Amazon Prime Day sale and Black Friday sale, the coupon discount, during events like Black Friday sale and Amazon Prime Day sale, will be reduced to 5%. The offer is not applicable on any of our retail stores and marketplaces. Paytm and/or Mokobara solely reserves the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Lenskart	12 months Lenskart Gold MAX Membership	✓ (Once per Year)	<ul style="list-style-type: none"> In this offer you will get free 1 year Lenskart Gold Max Membership worth Rs.800. Offer code will only work when the GOLD Max 1 year membership is added in the cart. If any other product is added in the cart the code will not work. Enjoy 5% cashback on your first order and 5% on all future orders. Get 10% off on Aqualens Contact Lenses. Buy 1 Get 1 Free is available on Eyeglasses & Sunglasses from Vincent Chase, Lenskart Air, John Jacobs, Hooper & Le Petit Lunetier. Buy One Get One offer is valid on Eyeglasses+Sunglasses, Eyeglasses+Eyeglasses, or Sunglasses+Sunglasses. Free Eye Test is available both at Home and in Stores. A convenience fee of ₹49 will be applied at checkout. Membership is valid for 365 days from the date of purchase and can be redeemed through online transactions only. Membership provides benefits for 2 orders per month, up to 12 orders per year. Cashback is credited to your LK Cash+ wallet after 30 days from the estimated date. Cashback is 100% redeemable on your next orders with GOLD Max. Paytm and Lenskart solely reserves the right to change offer terms at any time without prior notice to the customer.



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1% Club	Get a Flat 50% off on the Stock Market Master Class from One Percent	✓ (Once per Year)	<ul style="list-style-type: none"> In this offer you will get flat 50% off on the stock market master class from One Percent Club. Class zoom link to the masterclass will be shared 24 hours before. The offer cannot be clubbed with other ongoing offers. Paytm reserves the right to modify or withdraw the offer at any time without prior notice. Paytm shall not be liable for any disputes arising from the usage of the offer beyond the specified terms and conditions. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Uber	₹ 100/- Gift voucher	✓ (Once per 6 months)	<ul style="list-style-type: none"> You must have an active and valid Uber account to redeem the Gift Card. Gift Cards may be purchased online from authorized distributors using the following payment modes only - credit card, debit card and internet banking provided by banks in India. The Gift Card cannot be used outside of India. For balance inquiry, please visit the payments section in your Uber app. Limits may apply to your redemption of or spend using the Gift Card. If you have other payment methods in your Uber account, value from the Gift Card may be set as your default payment method. If you wish to use another payment method, go to the payment section in the Uber app and select the payment method before the service is provided. The Gift Card cannot be reloaded with additional funds after purchase. Once purchased, the Gift Card cannot be cancelled by the purchaser, nor is the Gift Card refundable, returnable or redeemable for cash or credit, except where required by law. Any cancellations shall be at the sole discretion of Uber/Pine Labs. You cannot purchase other Gift Cards with the Gift Card, nor can you use the Gift Card to make a payment on a credit account. The Gift Card balance cannot be transferred to any other



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			<p>instrument. Purchases made with value from the Gift Card are not refundable, except where required by law. Issuer assumes no responsibility for the products purchased using the Gift Cards and any liability thereof is expressly disclaimed. For questions, please contact Uber Support. Neither Uber nor Pine Labs is providing any transportation or logistic services upon usage of the Gift Card and the transportation or logistic services are provided by third party transportation/logistic providers. Neither Uber nor Pine Labs commits to availability of transportation or logistic services in India.</p> <ul style="list-style-type: none"> • You are solely responsible for the safety and security of the Gift Card. Issuer / Uber is not responsible for any acts of omission or commission if Gift Card is lost, stolen or used without permission. Once the Gift Card has been sent to you, you are bound to protect the Gift Card PIN or Gift Card number as confidential. IN THE EVENT THAT A GIFT CARD IS NON-FUNCTIONAL, YOUR SOLE REMEDY (AND PINE LABS' / UBER'S SOLE POTENTIAL LIABILITY) SHALL BE THE REPLACEMENT OF SUCH GIFT CARD. • Issuer reserves the right to void the Gift Card if the Issuer / Uber suspects that the Gift Card was obtained or used fraudulently, unlawfully or otherwise in violation of this Agreement. Issuer / Uber may modify any of this Agreement's terms and conditions at any time. Redemption of the Gift Card is also subject to the terms of use governing your Uber account. In such cases, the funds shall be credited back to the same source from where these were received. • You agree and understand that Gift Cards are a pre-paid payment instrument subjected to regulations by the RBI under the RBI guidelines. Issuer may be required to share KYC details of the purchaser/ redeemer of the Gift Card and/or any other information with relation to the purchase of the Gift Cards and/or transaction undertaken using the Gift Card with RBI or such statutory authorities. Uber/ Pine Labs may contact the purchaser/redeemer of the Gift Card for any such information. In the event that the beneficiary/know your customer ("KYC") details as per RBI guidelines are found to be incorrect/insufficient, Issuer retains the right to block/cancel the Gift Card issued. • If any term of this Agreement is deemed to be invalid, void or for any reason unenforceable, such term shall be deemed severable and will not affect the validity and



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Benefits Cured with Card

Benefits	Offer Description	Frequency	Terms & Conditions
			<p>enforceability of any remaining terms of this Agreement. For customer service, please visit uber.com/legal/gift.</p> <ul style="list-style-type: none"> Process for loading Gift Card value into User's Uber Account - Every holder of Gift Cards shall be required to insert the claim code of the Gift Card into their Uber User Account as a pre-requisite to the redemption of the Gift Cards. This will entitle such holder to redeem the value of such claim code against services on the Uber app/website. Uber shall honour and consider requests for blocking of Gift Cards only from users who have registered in accordance with the terms above. Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at https://www.qwiksilver.com/grievance-policy/. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Zoom car	Flat 10% off on booking from Zoom car	✓ (Once per quarter)	<ul style="list-style-type: none"> This offer provides a flat 10% discount, up to ₹500/-, no minimum booking duration The benefits of the offer may vary based on the availability and terms set by partner brands and merchants. The offer is applicable across all Tier 1 and Tier 2 cities, covering 112 cities in India. The availability of specific benefits may vary based on serviceable areas and the terms of partner brands and merchants. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and MasterCard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the



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Benefits Cured with Card

Benefits	Offer Description	Frequency	Terms & Conditions
			cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same.
Economic Times	3 months Free Subscription	✓ (Once)	<ul style="list-style-type: none"> • Enjoy 3-months subscription for ET Prime premium membership. • The code is applicable for one-time use by a unique user. • Code is valid for 30 days from the date of issuance from Paytm rewards platform. • As an ET Prime member, you will get access to: <ul style="list-style-type: none"> • Insights-rich articles published daily • Curated members-only newsletters • Smart market tools, including: <ul style="list-style-type: none"> • Daily investment ideas • Big Bull Portfolio • 4000+ Stock Reports via Refinitiv Stock Report Plus • Stock Analyzer • Market Mood • Stock-screener • Digital version of ET Daily print edition • ET Wealth Edition • ET Prime and Paytm can change or modify the services at any point in time without prior notice and at their sole discretion. • In case of any issues with the usage, please reach us at care@etprime.com • Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same

Additional Offers

MasterCard Culinary Club	✓	Access to exclusive offers across 350+ restaurants in 18 cities in India. Can be availed unlimited number of times. MASTERCARD CULINARY CLUB
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		<ul style="list-style-type: none"> • Open www.mastercardculinaryclub.com • Select your city and explore premium restaurants • Select your preferred restaurant and make the booking • Enter the first 6 digits of your card number for eligibility check • Continue with the booking by entering details like Name, Email, number of guests, date, time etc. • You will receive the booking confirmation with 12 hours of making the booking • Visit the restaurant and use your World/ World Elite card for payment to avail the offer
One Dines Free	✓	<p>Complimentary main course at partner restaurants across APAC. Can be availed unlimited number of times.</p> <p>One Dines Free priceless specials</p> <ul style="list-style-type: none"> • As a Mastercard cardholder, one (1) person get to dine for free with a minimum of two (2) persons dining per table. The main course of the least value will be considered as complimentary at redemption upon paying with a Mastercard branded card. • Example: <ul style="list-style-type: none"> • Four diners ordered three (3) Main Courses, no offer will apply. • Four diners ordered (4) Main Courses, offer will apply. • The Mastercard One Dine Free Program is available in the following participating countries/cities: Singapore, Hong Kong, Vietnam - Danang, Hanoi and Ho Chi Minh, Thailand - Bangkok and Phuket, Malaysia - Kuala Lumpur, Indonesia - Jakarta and Bali, India – Bangalore, Mumbai and New Delhi, Philippines – Manila, Taiwan – Taipei, Japan - Kyoto and Tokyo, Australia – Sydney and Melbourne, New Zealand – Auckland and Christchurch • Visit One Dines Free with Mastercard • Select your city and preferred restaurant and make the reservation Visit the restaurants and present the offer confirmation email to avail the offer



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GHA Discovery	✓	<p>Platinum status (6% back in USD (\$) and access to room upgrade, late check-out, complimentary WIFI once a year).</p> <p>GHA DISCOVERY priceless specials</p> <ul style="list-style-type: none"> • Visit https://redemption.mastercard.com • 'Sign-Up' for a new account using your email and eligible Mastercard card or 'Log-In' using an existing account • Click on 'Experience GHA DISCOVERY' • Click 'Use Now' • Click 'Confirm' • Click 'Create an Account' • Once all fields are complete, click 'Next' • Provide consent preference under 'Preferences and T&C' and click 'Confirm' <p>"Congratulations! Your new membership status" will be shown. Click 'Done' to be brought to your membership dashboard. At the same time, an enrolment confirmation email will be sent to the registered email.</p>
HoteLux	✓	<p>3 Months Elite membership – Once in a year</p> <ul style="list-style-type: none"> ➤ One Night Free (On Min stay). ➤ Hotel Credit on booking. ➤ Priority customer service, Points earn, birthday celebration points. <p>HoteLux priceless specials</p> <ul style="list-style-type: none"> • Download the HoteLux app and sign up as a member • In the user profile page (top left of the homepage), click on current membership status • Select "Join HoteLux Elite" at the bottom of the page • Select "World and World Elite Mastercard" • Key in the first 10 digits of your World or World Elite Mastercard <p>You have now been upgraded</p>



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Wyndham	✓	<p>Platinum tier – Once in a year Early check-in, late check-out, preferred room, free Wi-Fi. Wyndham Hotels & Resorts (Wyndham Rewards) priceless specials</p> <ul style="list-style-type: none"> • Sign up for Wyndham Rewards Member before proceeding. You may register via the following link (https://www.wyndhamhotels.com/en-ap/wyndham-rewards/join) to obtain a Wyndham Rewards Membership Number. Upon successful registration the Rewards Membership Number will be sent to your registered email address. • Visit https://redemption.mastercard.com • ‘Sign-Up’ for a new account using your email and eligible Mastercard card or ‘Log-In’ using an existing account. • Click on "Wyndham Hotels & Resorts" • Click on "Get code" to obtain your one-time unique security code. • Once you retrieve your unique security code, using the email address registered on Wyndham Rewards Membership, contact Wyndham Concierge (wyndham-service@support.s4.udesk.cn) and provide the following: one-time unique security code, Wyndham Rewards Member ID and Cardmember full name tagged to Membership, via email. • Eligible cardholder: Wyndham sends Cardholder a “Congratulations” email for successful registration and Cardholder will enjoy the Mastercard complimentary/fast track offer within 4 weeks from the date of Mastercard cardholders’ submission. • Ineligible Cardholder: Wyndham emails Cardholder to inform that he/she is not eligible for the Mastercard complimentary/fast track offer within 1 week. <p>The products and services offered under this Promotion are provided solely by the Merchant, under such terms and conditions as determined by such Merchant, and Mastercard accepts no liability whatsoever in connection with such products and services.</p>
Swiss-Belhotel	✓	<p>Gold Influencer – Once in a year 30% discount on room rate and F&B, priority check-in, room upgrade, late check-out. Swiss-Belhotel International (Swiss-Belexecutive Card) priceless specials</p>



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		<ul style="list-style-type: none"> Cardholders must redeem the offer via OFP (Offer Fulfillment Platform) and fill up the registration form on the directed site. The status of SBEC Benefits membership will be valid for one (1) year. The renewal level will be determined by the member's current visit balance. Cardholders who already have an SBEC members account may avail this offer by contacting sbec@swiss-belhotel.com with subject line 'Instant Access Mastercard' and providing full name, email address used to register for SBEC, birthdate, type of Mastercard and SBEC number.
Sands Lifestyle membership	✓	<p>3M Elite tier – Once in a year</p> <ul style="list-style-type: none"> ➤ 6 complimentary tickets to sky park observation deck, digital light canvas and sampan rides. ➤ 2 tickets to Art Science museum. <p><u>20% Resort Dollars at Marina Bay Sands priceless specials</u></p> <p>Offer can be redeemed by visiting the landing page: https://www.marinabaysands.com/offers/members only/mastercard.html</p>
I prefer	✓	<p>Elite status – Once in a year</p> <p>Complimentary Wi-Fi, member rates, early check-in, late check-out, points earn.</p> <p><u>I Prefer Hotel Rewards priceless specials</u></p> <ul style="list-style-type: none"> Visit the website: https://redemption.mastercard.com/#/user/login?language=en-US Once directed to Mastercard Offer Fulfillment Platform (OFP), log-in using your eligible Mastercard. If you do not already have an account, please register for a free one using an eligible Mastercard. After logging-in, click “View” under the I Prefer promotions section. Click “Redeem” and you will be re-directed to an enrollment page. Fill up the necessary information and submit the enrollment form. <p>Upon successful registration, you will receive an auto-generated confirmation email from I Prefer.</p>
India Golf Program	✓	Yearly quota



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		<ul style="list-style-type: none"> ➤ 4 complimentary golf rounds (1 per quarter) ➤ 12 complimentary golf lessons (1 per month) <p>Mastercard World Card India Golf Program priceless specials</p> <p>To place a golf game/ lesson request, please call 1800-102-6263. Further, for any queries under this golf program, you may write to the support email ID mastercardindiagolf@apexlynx.net</p>
APAC Golf Program	✓	<p>4 times a year (1 per quarter)</p> <p>50% off green fees (1/Qtr)</p> <p>Mastercard APAC Golf - World priceless specials</p> <p>Please book at https://mastercardapacgolf.apexlynx.net</p>
Cruise Privileges	✓	<p>Multiple times</p> <p>\$ 50 per person savings</p> <p>Airport Transfers 1 complimentary night stay before / after cruise.</p> <p>Mastercard Travel & Lifestyle Services - Cruise Privileges priceless specials</p> <ul style="list-style-type: none"> • Visit the website: https://travel.mastercard.com/product/mastercard/homepage • Register/ Login with your card <p>Make your booking and avail the offer</p>
Vacation Packages	✓	<p>Multiple times</p> <p>Up to \$ 500 or 5% off</p> <p>Mastercard Travel & Lifestyle Services - Vacation Packages priceless specials</p> <ul style="list-style-type: none"> • Visit the website: https://travel.mastercard.com/product/mastercard/homepage • Register/ Login with your card <p>Make your booking and avail the offer</p>
Car Rental Services: Avis, Hertz	✓	<p>Multiple times</p> <p>Avis: 35% discount on rentals, Enrolment to Avis Preferred club, Car Upgrade Hertz: 10% discount on rentals.</p> <p>Mastercard Travel & Lifestyle Services - Car Rental Program priceless specials</p> <ul style="list-style-type: none"> • Visit the website: https://travel.mastercard.com/product/mastercard/homepage • Register/ Login with your card



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		Make your booking and avail the offer
Concierge Services	✓	Dedicated support on email 24*7*365 Mastercard Concierge priceless specials
Luxury Hotels & Resorts	✓	3,800+ Luxury Hotels & Resorts – Always on <ul style="list-style-type: none"> ➤ Breakfast for 2 daily ➤ Welcome amenities up to \$100 ➤ Early check-in, late check-out, room upgrade Mastercard Travel & Lifestyle Services - Luxury Hotels & Resorts Program priceless specials <ul style="list-style-type: none"> • Visit the website: https://travel.mastercard.com/product/mastercard/homepage • Register/ Login with your card Make your booking and avail the offer
One Night Free	✓	Complimentary night free – Multiple times One Night Free with Mastercard priceless specials <ul style="list-style-type: none"> • Visit One Night Free with Mastercard priceless specials Select the hotel and follow the steps for booking
Domestic Lounge	✓	✓ (2 per quarter - 1 Cardholder + 1 Guest) <ul style="list-style-type: none"> • Visit the eligible India lounge and present the card Rs. 25 txn will be done for eligibility check which will be reversed
Second Medical Opinion	✓	Complimentary Second Medical Opinion from Global Experts – Multiple times. Advance Medical - Expert Medical Opinion priceless specials Please call +44 (0) 2034990546 to book an appointment.

***Terms & Conditions apply**

****Promotional offers and schemes are often time-sensitive and can be modified or withdrawn at any point of time. To stay updated on the offers mentioned in this circular, which are subject to change, always refer to the Bank's official website.**



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MASTERCARD DEBIT CARD VARIANTS – FEATURES & REDEMPTION PROCESS

General Steps to redeem offer bundle

- Go to the PNB Mastercard Rewards page : <https://pnbmastcardrewards.paytm.com/>
- Enter your phone number and click "Log In." You will receive a One-Time Password (OTP). Enter the OTP to proceed.
- Choose your PNB debit card from the list.
- Enter your PNB debit card details for verification.
- You will be asked to complete a small ₹1 transaction. This is a refundable charge to ensure your card is valid.
- Once your card is verified, you can browse and select any available offer you wish to use.
- **Important Note:** Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com, MasterCard or the issuing bank will not be liable for the same.