

## Terms and Conditions for Swiggy One Lite Membership

- For the purpose of this offer, debit card means and includes all AU Small Finance Bank Debit cards
- Debit Card spends can be done either online or offline (POS transactions). Only successful debit cards transactions will be considered
- ATM transactions or withdrawals will not be considered under successful debit card transactions.
- **This offer will be valid only till 30<sup>th</sup> April 2026**
- The above offer shall be applicable with effect from 1st July 2024 onwards and customers will have a chance to qualify for the membership every quarter (July to September, October – December, January to March, April to June)
- This offer is applicable only for senior citizen customer who have an active Senior citizen savings account with AU Small Finance Bank under product code: 20103
- In case customer migrates to any other product the customer shall not be eligible for membership.
- All existing as well as new customers shall be eligible for the offer
- The voucher codes are issued by Swiggy to activate Swiggy One Lite membership
- AU Bank holds the right to discontinue the offer at any point in time without any intimation the customer
- All transactions on the Platform will be subject to the other terms and conditions of provision of Services, as enumerated in Swiggy Terms and Conditions
- Once the membership is activated, it cannot be cancelled, and no refund will be issued
- The distances from the restaurant location to the customer's location shall be captured as per Google Map driving directions data at the time of placing the Order. Swiggy shall not be held responsible or liable for the accuracy or efficacy of such data
- Swiggy One Lite benefits are available to orders above a certain amount as mentioned in the benefit section
- Additional discounts specific to the Swiggy One program will be applicable on the discounted values of the food items post application of any generally available coupons on the Platform

## General Terms and Conditions

- AU Bank holds out no warranty or makes no representation about the quality or delivery of the services offered by Swiggy. Any dispute or claim regarding the services must be resolved by the customer with Swiggy directly without any reference to AU Bank. The existence of a dispute, if any, regarding the services shall not constitute a claim against AU Bank.
- AU Bank staff is not eligible to participate in this offer.
- AU Bank 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 Cardmember under the Offer.
- The offers above are not transferable and non-negotiable

- AU Bank reserves the right to disqualify/ exclude any account holder from 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.
- In all matters about the eligibility of card members and relating to the Program, the decision of AU Bank shall be final and binding in all respects.
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Jaipur only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- Customers agree and acknowledge that in case of any dispute or difference arising out of or in connection with these Terms and Conditions whether during its subsistence or thereafter between AU Bank and the customer including any dispute or difference relating to the interpretation of these term or any clause thereof shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or any statutory modifications thereof. Such claims, disputes and/ or differences shall be referred to arbitration by a sole arbitrator (“Arbitrator”) to be appointed by AU Small Finance Bank. The venue for conducting arbitration proceedings shall be in Jaipur, India. The language of arbitration shall be English. In respect of the matters where it is determined in an arbitration proceeding conducted in accordance with the preceding paragraph that (i) the arbitration proceeding provided in such paragraph is unenforceable; or (ii) the subject matter thereof is non-arbitrable under the Indian Arbitration and Conciliation Act 1996, as amended, in such a situation, courts in Jaipur, India will have exclusive jurisdiction in relation to such matters, each party irrevocably waives any right it may have to object to an action being brought in any of those courts, to claim that the action has been brought in an inconvenient forum or to claim that those courts do not have jurisdiction.
- AU Bank reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation, whatsoever. AU Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever. Any grant of offer/rewards under this Offer shall be at the sole discretion of AU Bank. These Terms and Conditions do not create any legal right to demand an offer from AU Bank.
- Any and all taxes, including without any limitation income tax (if any) applicable on this Offer and the rewards / benefits thereto shall be borne by the customers & customers shall deposit the applicable amount of taxes (if any) to applicable governmental authorities before customer could avail any benefits, unless otherwise mandated under the applicable laws.
- AU Bank shall not be obliged to make any public announcements to intimate the eligible customers about the discount / benefits under the offers.
- Images provided in promotions are only for pictorial representation and AU Bank does not undertake any liability or responsibility for the same.
- Logos/trademarks used are owned by respective entities. AU Bank has been authorized to use these logos/trademarks for offer promotion purposes.
- Participation in the offers is entirely voluntary, and it is understood that the participation by the customer shall be deemed to have been made on a voluntary basis.