

1. Offer:

Taj Experience Gift Voucher ("Voucher") worth Rs. 10,000/- shall be offered to the customers subject to the fulfilment of eligibility criteria, as per the terms and conditions herein and such other terms as may be specified by Jana Small Finance Bank Limited (the "Bank") in this regard ("Offer"). The Voucher can be used for availing products and/or services at the applicable hotels ("Hotels"). For viewing the list of Hotels, please [click here](#).

2. Eligibility Criteria to Avail the Offer:

The Offer is valid for all Exclusive Program customers who meet all of the following criteria:

- a) Maintain the Exclusive Program eligibility criteria as stipulated by the Bank for 3 consecutive months from the second month of account opening
 - Individuals with Average Monthly Balance (AMB) of ₹ 3,00,000/- (or) Total Relationship Value (TRV)ⁱ of ₹ 25,00,000/-
- b) Have joined the Exclusive Program for the first time;
- c) Have met the below criteria for 3 consecutive months from the second month of account opening in the same period where program criteria is met:
 - Cumulative debit card spends of ₹ 20,000 or above at ECOM/POS transactions

3. Steps to Redeem:

- The Voucher can be redeemed at the aforementioned Hotels in India for all valid spends at that hotel and at Taj Reservations Worldwide. The Voucher cannot be redeemed at Ginger Hotels.
- For prepaid room reservations at Taj Reservations Worldwide, the Voucher number and PIN must be quoted when making the reservation.
- The Voucher in its original form or e-mail must be presented to Taj at the time of availing a service thereunder.
- To avail the Voucher, customer has to reach out to Jana Bank's customer care center at 18005712000 or write to exclusive@janabank.com
- Basis the customer qualification subject to meeting the criteria, request for issuance of the Voucher shall be taken up by customer care center.
- The Voucher shall be issued by the Bank only if the customer intends to utilize the same within 60 days from the date of issuance. In case the intended utilization is after 60 days from the date of request for issuance of the Voucher, the customer shall be directed to reach out to the Bank within 60 days of the intended utilization.
- Once the request is taken, it will take up to 10 working days for the Voucher to reflect in rewards portal of the customer.
- Customer has to login to their rewards portal and click on the Redeem Now button on Taj banner in the home screen.
- The Voucher code and pin shall be sent to registered email ID. The Voucher details along with validity shall be present in the order history in the Rewards portal.
- The validity of the Voucher is for 1 year. The details of the same shall be available in the Rewards portal which can be accessed through Mobile Banking / Internet Banking.
- Please reach out to your Relationship Manager or nearest Jana Bank branch for more details / queries.

4. General Terms and Conditions:

- a) The Offer is in collaboration with Taj and the Bank does not guarantee or make any representation about the usefulness, worthiness and/or character of the services provided by Taj hereunder. Any dispute or claim regarding the services must be resolved with Taj only without any reference to the Bank.
- b) Services offered under the Offer are subject to availability from Taj and in no circumstances the Bank shall be liable for non-availability of any of the products/services.
- c) The Bank holds the exclusive right at its sole discretion to refuse or deny the Offer/Voucher to any customer.
- d) The customer shall become ineligible to participate in this Offer if his/her Voucher is cancelled before the expiry of /during the Offer period.
- e) The Voucher shall be issued to the customer at a customer level irrespective of number of relationships held with the Bank and shall be issued only once in the lifetime.
- f) The Bank reserves the right to modify / change all or any of the terms applicable to this Offer.
- g) The Bank also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever and without any prior intimation. Neither anything contained in these terms and conditions, nor shall the existence of this Offer be construed as an obligation upon the Bank to extend the Offer or any similar offers up to the termination/expiry date or to a particular customer.

- h) The Offer cannot be clubbed with any other privileges/offer that may be made available to the Bank or its customers. The Offer is non-transferable, non-binding and non-encashable.
- i) By participating in the Exclusive Program and further availing the Offer, the Customer agrees to be bound by the terms and conditions contained herein and those specified Taj, including terms pertaining to Taj membership hosted at <https://www.tajhotels.com/en-in/epicureprogram/terms-and-conditions/>.
- j) Customer is responsible for redeeming the reward/Voucher within the validity period.
- k) The Bank reserves the right to disqualify the concerned Customers from the benefits of the Offer/Voucher if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer/Voucher or otherwise by using the banking facility.
- l) The Bank shall not be held liable for any delay or loss that may be caused in delivery of the services pursuant to the Offer/Voucher.
- m) Under no circumstance will the benefits of the Voucher being offered under this program be settled in cash.
- n) All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Bengaluru. However, the Bank reserves the right to approach any other court or tribunal of competent jurisdiction.

ⁱ Total Relationship Value (TRV), aggregated at Customer ID level or at Family level, is composed of: i. Liability Relationship: Savings Account, Current Account, Term Deposits, Recurring Deposits and Specified Investment Relationship i.e. Mutual Funds, Life Insurance (Premium), General Insurance (Premium) and Investments through Jana Small Finance Bank and its other channel partners only shall be considered