

*Exclusive***1. Offer:**

Taj Experience Gift Card ("Card") 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 Card 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:

- a) Maintain the Exclusive Program eligibility criteria as stipulated by the Bank;
- b) Have joined the Exclusive Program for the first time;
- c) Have met the below criteria for 2 consecutive months from the second month of account opening:
  - Debit card spends of ₹ 20,000 or above at ECOM/POS transactions

**3. Steps to Redeem:**

- The Card can be redeemed at the aforementioned Hotels in India for all valid spends at that hotel and at Taj Reservations Worldwide for prepaid room reservations. The Card cannot be redeemed at Ginger Hotels.
- For prepaid room reservations at Taj Reservations Worldwide, the card number and PIN must be quoted when making the reservation.
- A valid Card in its original form or e-mail must be presented at the time of availing a service thereunder.

**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/Card to any customer.
- d) The customer shall become ineligible to participate in this Offer if his/her card 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 within the validity period.
- k) The Bank reserves the right to disqualify the concerned Customers from the benefits of the Offer/Card if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer/Card 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/Card.
- m) Under no circumstance will the benefits of the Card 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.