

## SIB DEBIT CARD - H & C STORES BACK TO SCHOOL EXCLUSIVE OFFERS

### Terms & Conditions

Offer Period	Start Date: 20-05-2025 End Date: 19-06-2025
Offer	10 % Cashback on all purchases using SIB Debit Cards. * Min transaction amount Rs.500/-. Maximum Cashback amount Rs.250/-
Type of Offer	Cash Back Model The discount offer will be applicable only within the state of Kerala.

\* Cashback amount will be credited to the customer account directly within 7 working days from the date of transaction.

### Offer available stores

SL NO	SHOP NAME	ADDRESS
1	H&C STORES DH ROAD ERNAKULAM	Poothampally Tower, Swami Chinmayanandha Road, Ernakulam. 682016
2	H&C STORES PALARIVATTOM	Civil Line Road, Palarivattam, Ernakulam-682025
3	H&C STORES CALICUT	Galleria Trade Centre, Opp. New Bus Stand, Mavoor Road, Kozhikkodu-673004
4	H&C STORES KANNUR	Rasheeda Building, Bank Junction, Fort Road, Kannur – 670001
5	H&C STORES KANHANGHAD	City Centre, Near Bus Stand, Main Road, Kanhangad-671531
6	H&C STORES THRIPIUNITHURA	Market Junction, Hill Palace Road, Thrippunithura, Ernakulam-682301
7	H&C STORES THODUPUZHA	City Tower, Kanjiramattam Bypass Rd. Thodupuzha – 685584
8	H&C STORES PALA	Manas Centre, Govt. Hospital Junction, Main Road, Pala – 686575
9	H&C STORES TDM ERNAKULAM	Jomer Srinilayam, Near TDM Hall, D.H Road, Ernakulam-682016
10	H&C STORES THIRUVALLA	Mundappallil Alpha Arcade, 2nd Floor, T.K Road, Thiruvalla-689 111
11	H&C STORES KAKKANAD	Opp. KSFE Bhavan, Seaport Airport Road, Mavelipuram, Kakkanad-682030
12	H&C STORES EDAPPALLY	2nd Floor, Asset Corridor, NH66, Near H and C Storers Mall, Edappally, Ernakulam-682024.
13	H&C STORES PALAKKAD	Manjakkulam Road, Near KSRTC Bus Stand, Palakkad. 618014
14	H&C STORES KOLLAM	Bishop Jerome Nagar, Chinnakkada, Kollam. 691001
15	H&C STORES VADAYATTUKOTA KOLLAM	Mill Road, Vadayattukotta, Kollam-691 001

16	H&C STORES KADAVANTHRA ERNAKULAM	Valluvasserry Arcade,Kadavanthra Junction,Ernakulam – 682 020
17	H&C STORES PATHANAMTHITTA	Central Jn.,Pathanamthitta-689 645
18	H&C STORES BHADRA CENTRE TRIVANDRUM	Bhadra Centre, Near Govt Ayurveda College, Kunnumpuram Jn, Trivandrum 695001
19	H&C STORES SOUTH BAZAR THRISSUR	South Bazar High Road, Thrissur
20	H&C STORES HIGH ROAD THRISSUR	South Bazar High Road, Thrissur
21	H&C STORES IKKANDA WARRIER ROAD THRISSUR	Ikkanda Warriar Road, Near Malayala Manorama Office, Thrissur-680001
22	H&C STORES ROUND NORTH THRISSUR	Kailasam Complex, Swaraj Round North, Thrissur-680001
23	H&C STORES KOTTAYAM	Regent Plaza, CMS College Road,Kottayam.686001
24	H&C STORES VANCHIYOOR	Holy Angels Convent Road,Vanchiyoor, Thiruvananthapuram-695001
25	H&C STORES NADATHARA	NH 544 Bypass, Nadathara-680751
26	H&C STORES KUNNAMKULAM	PB No.1, Kunnamkulam

### **General T & C**

- The discount will be in Cash Back Model.
- Cashback amount will be credited to the customer account directly within 7 working days from the date of transaction.
- Program is applicable only on transactions done during campaign period and on campaign days mentioned & will not be applicable on any other day.
- Maximum 1 transaction on a card will be eligible during the offer period, any further transaction using same card will not get the benefit of the offer.
- H & C Stores & The South Indian Bank Limited reserves the right to modify/change all or any of the terms applicable.
- Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by South Indian Bank Debit Cards or by Merchant.
- The Offer is non-negotiable, non-transferrable and non-cashable.
- This offer cannot be clubbed with any other brand offers if any.
- Transactions with offer discount applied are not eligible for cancellation or refund.
- Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the offer being availed.
- H & C Stores & The South Indian Bank Limited reserves the right to disqualify any cardholder/s from the benefits of the program. If case of any fraudulent activity, prosecution will be carried according to the purpose of availing the benefits under the program.
- H & C Stores & The South Indian Bank Limited also reserves the right to discontinue the program without assigning any reasons or without any prior intimation whatsoever.
- The offer by South Indian Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.

- South Indian 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 purchased / services availed of by the Card Holder/s under the offer.
- In case of all matters relating to the offer including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, South Indian Bank's decision shall be final and binding on Cardholders in all respects.
- South Indian Bank only offers discount/cashback on purchase of goods and services of the Merchant, using South Indian Bank Debit Card and South Indian Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the Merchant. Any dispute or claim regarding the goods and/or services must be resolved by the Cardholder with the Merchant directly without any reference to South Indian Bank. Additional discount offered by the Bank is solely for promoting usage of South Indian Bank Debit cards.
- The Cardholder shall indemnify and hold the Merchant and South Indian Bank harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Merchant and South Indian Bank as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in wilful misconduct or negligence on the part of the Cardholder.
- These Standard Terms and Conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit Card as the case may be, issued by South Indian Bank. In the event of any contradiction or disparity between the Offer T&Cs and these Standard Terms and Condition, Offer T&Cs shall prevail.
- Any person availing the offers shall be deemed to have read, understood and accepted these terms and conditions as well as the respective Offer T&Cs.
- 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 South Indian Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- In addition to the above, this offer on the website is also subject to H and C Store General Terms of Use. Kindly refer to H and C Store Terms & Conditions on the homepage
- In case of any disputes, final decision will be taken by the Parties mutually.