

Valid : 1<sup>st</sup> July'21 to 31<sup>st</sup> July ' 21

**No Promo code**

1. Get 5% CashBack up to Rs 300 on PayZapp Registered mobile number on EduQfix app & website towards education fee payments for select\* institutes
2. Enclosed List Of Institutes Eligible for the offer Below

ME_NAME	CITY
RESONANCE KOTA MEDICAL DIVISION	KOTA
ST XAVIERS SCHOOL DRGR	DURGAPUR
SREENIDHI INTERNATIONAL SCHOOL	HYDERABAD
DOON UNIVERSITY	DEHRADUN
S R INTERNATIONAL SCHOOL	BAREILLY
COLLEGE OF TECHNOLOGY PANTNAGAR	RUDRAPUR
RAJKAMAL SARASWATI VIDYA MANDIR	DHANBAD
RESONANCE FY 20 21 FEES	KOTA
STATE MEDICAL FACULTY REGISTRATION FEES	KOLKATA
SSRVM BHUGAON	MUMBAI
HOSTEL FEES BPS MAHILA VISHWAVIDYALAYA	SONIPAT
DISARI PUBLIC SCHOOL	HALDIA
DAV PUB SCHL PKH RD A UNIT OF DAV CTMC	LUDHIANA
GOLDEN JUBILEE PRIMARY SCHOOL	JALNA
LITTLE BIG WORLD	MUMBAI
INSTITUTE OF ADVANCED MANAGEMENT KOLKATA	KOLKATTA
RTU UD ACADEMIC FEE NEW ADMISSION AC	KOTA
MANSUR HABIBULLAH MEMORIAL SCHOOL	KOLKATTA
THE TRUTH MISSION SCHOOL	FATEHPUR
THE HIMALAYAN PUBLIC SCHOOL	DEHRADUN
DAV PUBLIC SCHOOL BOKARO HIGHER SECONDARY FEE	BOKARO
NUALS	COCHIN
BAKLIWAL TUTORIALS COMPREHENSIVE COURSE	PUNE
DAV PUBLIC SCHOOL MOONIDIH PROJECT ADMISSION	DHANBAD
REGISTRAR BPS MAHILA VISHWAVIDYALAYA MESS MAINTENANCE FEES	SONIPAT
MANAVA BHARATI INDIA INTERNATIONAL SCHOOL	NEW DELHI
SRI SRI RAVISHANKAR VIDYA MANDIR COCHIN	ERNAKULAM
SAGAR PUBLIC SCHOOL U O SAEWS	BHOPAL
AVB PUBLIC SCHOOL	NEW DELHI
B D M INTERNATIONAL	KOLKATTA
DAV PSCH HAZARIBAGH U O DAV CTMS	HAZARIBAGH
IIT ROORKEE	ROORKEE
DEVI CHAND DAV SCHOOL MOHAL U O CTMS	KULLU
MONT FORT WORLD SCHOOL ADM FEE	KARNAL
CMR COLLEGE OF ENGINEERING AND TECHNOLOGY	HYDERABAD
IHM HYDERABAD	HYDERABAD
DAV PUBLIC SCHOOL GARHWA HOSTEL FEE	GARHWA
FEROZE GANDHI INST OF ENGG AND TECHNOLOGY	RAEBARELI
CHURCH SCHOOL BELDIH A UNIT OF BELDIH	JAMSHEDPUR
NEEV PRE SCHOOL INDIRANAGAR	BANGALORE
DBMS ENGLISH SCHOOL A UNIT DAKSHINA HIGHER SECONDARY	JAMSHEDPUR
SACRED HEART ADMISSION A C	RAYAGADA
COIMBATORE PUBLIC SCHOOL	COIMBATORE
DAV BARORA ADMISSION PAGE	DHANBAD
NEEV PRE SCHOOL SADASHIVNAGAR	BANGALORE
SSRVM BANGALORE SOUTH	MUMBAI
CU KASHMIR INTERNAL RECEIPTS	SRINAGAR
GOLDEN JUBILEE PRE SCHOOL	JALNA

3. No Minimum transaction is required to be eligible for cashback

4. Maximum amount of CashBack that can be availed is **Rs 300 per customer during the offer period**
5. No promo code required
6. CashBack offer is applicable only at EduQfix mobile App & website upon payment done through PayZapp
7. Offer validity : 1<sup>st</sup> July'21 to 31<sup>st</sup> July ' 21
8. CashBack will be auto-credited to PayZapp Prepaid Card within **40 working days** post the last date of offer expiry
9. Customer should ensure he/she is registered on PayZapp to become eligible for cashback
10. Cashback offer is available only for transactions done through either PayZapp linked (VISA/ MasterCard/ Rupay) Debit & Credit Cards or through PayZapp Prepaid Card.
11. In case of any refund/ return then CashBack offer will not be eligible.
12. In case the transaction is cancelled at merchant's end (not PayZapp), a refund will be initiated from their end
13. Offer is applicable only for the PayZapp KYC registered customers
14. **Offer is applicable both for a Registered Minimum KYC (Rs10 k) \* and Full KYC (Rs 1 Lac) \* PayZapp Prepaid Card customers**
15. **Minimum KYC means-** *"It is a wallet that is issued to a user after obtaining minimum details that includes- mobile verification with One Time Pin (OTP), Self-declaration of name, Unique identification number of any of the officially valid document (i.e. PAN). The amount loaded during any month shall not exceed Rs 10,000/- with a max. of Rs 1,00,000/- in a year. The amount outstanding at any point of time shall not exceed Rs 10,000/-. Wallet shall be used only for purchase of goods and services. Fund transfer from wallet to bank accounts and to other wallets shall not be permitted".*
16. **Full KYC means-** *"It is a wallet that can hold a maximum of Rs 1,00,000/- at any given point in time. It is issued only when a user successfully completes KYC process in PayZapp."*  
**KYC for PayZapp users who are also HDFC customer is done basis your existing relationship with HDFC Bank.**
17. Customer must be KYC verified user's throughout the offer period i.e. customer has to be KYC registered user's during the time of transaction as well as during the time of CashBack posting.
18. Cashback will not be posted for customers with blocked PayZapp Prepaid Card.
19. Customers who are not KYC verified and not having an active PayZapp Prepaid Card, will not be eligible to receive CashBack.

20. Customer must login with their PayZapp registered mobile number to become eligible for CashBack.
21. Customer not logging with their PayZapp registered mobile number will not be eligible for CashBack
22. Customers doing a “Guest Checkout” are not eligible for CashBack
23. For CashBack queries please write to [support@payzapp.in](mailto:support@payzapp.in)
24. HDFC Bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offer by another offer whether similar to above or not, or to withdraw it altogether.
25. All products or services return would be entertained only as per the company’s prevailing product return policy.
26. PayZapp shall not be liable for any service & product related issue.
27. In case of dispute, PayZapp reserves the right to a final decision on the interpretation of these Terms & conditions

### **Cashback- Additional Terms & Conditions**

**1** Definitions:

“**Cashback Misuse** shall mean all such events or series of events or circular events where a Customer tries to abuse or misuse or game the system to gain Cashback or any other rewards or benefits, without actually completing (including subsequent reversals) the Transactions or purchases or part of them, or by misusing loopholes or available offers to gain excessive Cashback without the real intentions of completing the Transactions. E.g. (i) transactions or series of transactions done for Cashback and reversal or cancellation of such Transactions e.g. where goods or services are returned once the Cashback is received (ii) circular transactions.

“**Cashback-Non-Eligible Accounts**” shall mean the PayZapp PPIs, whether Full KYC PPI or Minimum KYC PPI, which as per the Bank’s discretion will be not eligible for Cashback Offers or for receiving the Cashback. Even if it’s not indicated on the Merchant platform, such Customers will not get the Cashback.

- 2** If a transaction has been made through PayZapp, then these terms and conditions shall be applicable even if the same were not specifically highlighted or a link to the same was not displayed on the merchant webpage/app. To the extent of any conflict between the terms and conditions displayed on the merchant website/app and this document, the terms of this document shall prevail.
- 3** PayZapp Customers who have not completed either the Minimum KYC Process or the Partial KYC process or the Full KYC Process shall not be eligible to receive any Cashback.
- 4** The maximum Cashback a Customer is entitled to on an aggregate basis from all the purchases or transactions or events, per month, is Rs. 3000/- (or such other amount at the discretion of Bank as may prescribe in this regard from time to time, subject to change given prior one-month notice in advance). This limit shall be calculated basis the PAN and in case there are more than one PayZapp PPIs linked to one PAN,

then the single limit shall be applicable for all such PPIs taken together and each such PPI will not have a separate limit.

- 5 The maximum Cashback limit a Customer is entitled to per Cashback Offer as per the Offer Specific Terms, shall be calculated basis the PAN and in case there are more than one PayZapp PPIs linked to one PAN, then the single limit shall be applicable for all such PPIs taken together and each such PPI will not have a separate limit.
- 6 A Customer shall be allowed Cashback for maximum of such number of Transactions per day as shall be prescribed in this regard by the Bank from time to time. This limit however shall be calculated per Mobile Device and in case of Transactions taking place from the same Mobile Device, whether for one or more Customers, the single limit shall be applicable for all such Customers taken together and each such Customer shall not have a separate limit.
- 7 A Customer shall be allowed Cashback for maximum of such number of Transactions per day per Merchant as shall be prescribed in this regard by the Bank from time to time. This limit however shall be calculated per Mobile Device and in case of Transactions taking place from the same Mobile Device, whether for one or more Customers, the single limit shall be applicable for all such Customers taken together and each such Customer shall not have a separate limit. For the purposes of determining the Merchant, the Bank may go by the Merchant name, MCC, TID, MID or Merchant PAN, or any or all of them.
- 8 A Customer shall be allowed Cashback for maximum of such number of Transactions per month, shall be prescribed in this regard by the Bank from time to time. This limit however shall be calculated per Mobile Device and in case of Transactions taking place from the same Mobile Device, whether for one or more Customers, the single limit shall be applicable for all such Customers taken together and each such Customer shall not have a separate limit.
- 9 A Customer shall be allowed Cashback for maximum of such number of Transactions per month per Merchant as shall be prescribed in this regard by the Bank from time to time. This limit however shall be calculated per Mobile Device and in case of Transactions taking place from the same Mobile Device, whether for one or more Customers, the single limit shall be applicable for all such Customers taken together and each such Customer shall not have a separate limit. For the purposes of determining the Merchant, the Bank may go by the Merchant name, MCC, TID, MID or Merchant PAN, or any or all of them.
- 10 Cashback credited to the Customer can only be utilised by the Customer for purchase of goods or services and that too within the Validity Period. Further for each purchase, the PPI issuer may set up for use of Cashback, a maximum and/or minimum limit, in its discretion, and such limit shall be binding upon the Customer. Cashback cannot be transferred to any bank account or to other PayZapp PPI accounts or to a card or a PPI account of any other Issuer.
- 11 Any Cashback if not utilised within 12 months from the date it had been credited in the PayZapp PPI account of the Customer (or such other time period at the discretion of Bank as may prescribe in this regard from time to time, subject to change given prior one-month notice in advance) shall lapse and expire automatically and the Customer shall be solely and entirely responsible for monitoring this expiry period ("**Validity Period**"), and the Bank shall not be required to issue any advice or notice or notification before or after such lapse or expiry, to the Customer, whether through the PayZapp Application or by way of sms or email or any other method. The Cashback which lapses or expires as above, shall not be reinstated and the Customer shall not be able to use the same in any manner whatsoever. The Customer shall be fully liable for the same.
- 12 Bank may in its absolute and sole discretion, cancel the Cashback or reverse the Cashback already credited to the PayZapp account of the Customer, if the Bank believes that the underlying transaction(s) was done for Cashback Misuse or in an unauthorized or fraudulent manner or at any prohibited locations or in breach of the Terms and Conditions Document.

- 13** If it is discovered that a Customer has more than one PayZapp PPIs or that there are more than one PayZapp PPIs linked to the same PAN, then all the PayZapp PPIs of the Customer shall be classified as Cashback-Non-Eligible Accounts and the Cashback already credited, if any, by then, shall be reversed by the Bank in its sole discretion.
- 14** On one Mobile Device, the maximum PayZapp PPIs that are allowed to be registered are 3 (three). The fourth PayZapp PPI (in chronology) registered on any such Mobile Device, shall become a Cashback-Non-Eligible Account at the discretion of PayZapp.
- 15** The Customer agrees and acknowledges that Bank may in its absolute sole discretion permanently disable the PayZapp account of the Customer without any notice to the Customer if Bank believes that the Customer has caused Cashback Misuse or entered into fraudulent transactions including but not limited to transactions that do not involve any actual sale or transfer of goods or services from merchant/vendor to the Customer. If the Customer's PayZapp PPI account is disabled under this Clause, the Customer will not be permitted to register or use PayZapp services by using the same mobile number or PAN or same Mobile Device.
- 16** In case the Customer has already received Cashback, and if there is any refund from or on behalf of the Merchant on account of the underlying transaction having been declined, cancelled or terminated or partly or fully reversed or wrong goods dispatched or goods or services returned, or for any other reason, then the amount equivalent to Cashback shall be first payable to the Bank and the Bank shall be entitled to undertake any of the following steps at its discretion, without any notice to or permission from the Customer:
- (a) adjust and appropriate for itself (Bank) from the amount of refund, an amount equivalent to the Cashback amount already credited, and to credit to the PayZapp PPI account only the balance amount after such adjustment;
  - (b) debit the Cashback balance in the PayZapp PPI; and
  - (c) debit the PayZapp PPI balance and appropriate (as and when the same becomes available).
- 17** In case the Bank decides to reverse any Cashback on account of a Cashback Misuse, then the amount equivalent to Cashback shall be first payable to the Bank and the Bank shall be entitled to undertake any of the following steps at its discretion, without any notice to or permission from the Customer:
- (a) debit the Cashback balance in the PayZapp PPI, if available;
  - (b) if the Cashback balance is not available or insufficient, then debit the PayZapp PPI balance and appropriate (as and when the same becomes available); and
  - (c) adjust and appropriate for itself (Bank) from the amount of refund, an amount equivalent to the Cashback amount already credited, and to credit to the PayZapp PPI account only the balance amount after such adjustment
- 18** Bank reserves the right to suspend, cancel or withdraw the Cashback Offer at any time in its absolute sole discretion without any notice to the Customer.
- 19** When for any PayZapp PPI, the Non-KYC Consequences or the Closure Consequences, become applicable, such PPIs shall also simultaneously automatically become the Cashback-Non-Eligible Accounts without any further act deed or writing.

### **Most Important Terms & Conditions**

1. To avail cashback, customer either needs to have a Valid PAN no updated in PayZapp or should be a HDFC Bank Customer. No cashback to be given if valid PAN is not updated.
2. A customer can have only one PayZapp account linked to one PAN

3. A customer can have only 1 PayZapp Account linked to one PAN
4. A customer can receive cashback for maximum 5 transactions per device per day basis eligibility
5. A Customer shall not receive cashback on more than 5 transactions per device per day.
6. A customer cannot do more than 10 commerce transactions per device per day.
7. A Customer can do up to 10 commerce transactions per device per day.
8. A Customer cannot do more than 20 commerce transactions per device per month
9. A Customer can do up to 20 commerce transactions per device per month.
10. Customer will be eligible for cashback only on successful PayZapp transaction basis offer terms & condition.
11. For all cancelled transactions, refund transactions, partial refund transaction Cashback if given to the customer shall be debited from the PayZapp Prepaid card. In case of insufficient balance PayZapp Prepaid Card will go in negative balance.
12. For all PayZapp accounts not complying to any of the above terms & conditions bank reserves the right to block / downgrade the account to no KYC status as deemed fit. Thus, the customer will not be able to utilize the balance available in PayZapp Prepaid card.
13. 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 Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
14. Any query regarding the program will be entertained till 60 days from offer fulfilment date. Post such date; the Bank will not entertain any correspondence or communication regarding this Program from the cardholder.
15. Any TAT committed with respect to posting of CashBack for a promotional campaign is only indicative & may vary from the actual date of posting; the Bank shall not be liable for any such delay. However, the Bank shall review the customer's query & if eligible, shall ensure fulfilment is completed at the earliest.
16. In case of delay in posting or non-posting of CashBack if applicable for a promotional campaign beyond the committed TAT, customer is requested to contact the Bank; the Bank shall review the same and have the Reward points/ CashBack posted if the customer is eligible as per offer T&C