

SIB DEBIT CARD –EXCLUSIVE OFFER WITH PANDHAL

Particulars	Offer Details
Offer Construct	15% Cashback
Applicable outlets	Pandhal Cafe & Deli, Pandhal Cake Shops, Pandhal Coffee & Brews
Maximum Discount Amount	Rs 500 in Pandhal Cafe & Deli, Pandhal Cake Shops, Pandhal Coffee & Brews
Minimum Purchase Value	Pandhal Cake Shops. Rs.300/- Pandhal Cafe & Deli. Rs.600/- Pandhal Coffee & Brews.Rs.400/-
Offer Dates	Offer valid till 14.11.2025
Offer Frequency	Once per card per customer
Valid on	All days in the offer duration
Offer BIN	All South Indian Bank Debit Cards

Other Terms and Conditions

- Offer Valid till 14.11.2025 on all South Indian Bank Debit Cards.
- This offer cannot be combined with any other offers.
- The offer discount is applicable on the purchase cost only and customers availing the offer will have to pay any other charges as levied if any
- South Indian Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on line system, servers or providers, computer equipment, software, or website.
- PANDHAL & 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
- PANDHAL & THE SOUTH INDIAN BANK LIMITED reserve the right to add/alter/change/ or vary at any time, without notice, any or all of these terms and conditions or to replace, entirely or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether. South Indian Bank also reserves the right to discontinue the offer without assigning any reason and / or without any prior intimation whatsoever. 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.
- 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 and additional voucher 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
- 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.
