Frequently Asked Questions

What is the offer?

- 10% Instant Discount with **Canara Bank Credit Card** (Non-EMI & EMI transactions) on purchase of select products.
- Additional Instant Discount of up to INR 500 with Canara Bank Credit Card (Non-EMI & EMI transactions) on purchase of select products.
- The offers will apply on purchase of select products only. Please check if the offer is listed on the product page, before making the purchase.
- The bank offer discount displayed on the Product page is applicable on select cards. To check if the discount is applicable on your card, enter the card details on the 'Payment' page and check the discount applied

What are the Offer Benefits?

- **Categories - Sitewide**
- **Maximum Offer Savings are applicable as follows:**
    - Credit Card (Non-EMI & EMI): INR INR 2,000

Base Offer Details - 10% Instant Discount on Credit Card (Non-EMI and EMI Txns)

- **Category: Mobiles**
    - Min Transaction Value: INR 4,990
    - Max Discount:
        i. Non-EMI Txns: INR 1,000
        ii. EMI Txns: INR 1,250
- **Category: Other categories (excluding Grocery,Minutes, Mobiles)**
    - Min Transaction Value: INR 4,990
    - Max Discount:
        i. Non-EMI Txns: INR 1,250
        ii. EMI Txns: INR 1,,500
- **Maximum Base Offer Discount per Credit Card (Non-EMI and EMI Txns): INR 1,500**

Bonus Offer Details - Credit Card and Credit Card EMI Txns

- **Bonus Offer 1**
    - Categories: **Sitewide (excluding Grocery, and Minutes)**
    - Min. Cart Value: INR 24,990
    - Max. Discount (Non-EMI & EMI Txns): Additional INR 500 off
- **Maximum Bonus Offer Discount per Credit Card (Non-EMI and EMI Txns): INR 500**

What is the offer duration?

- 16th July 2026 (00:00 Hours) to 31st July 2026 (23:59 Hours)

What are the eligibility conditions?

- In the event the customer returns any/all products in the order placed during the offer period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).
- If an order is canceled, the offer may take up to 24 hours to refresh for the customer to utilise it again.
- **How many times can this offer be applied?**
  - There is no limit on the number of transactions for the Base Offer. However, you can avail a maximum base offer discount of up to INR 1,500 per Credit Card during the offer period.
  - Each Bonus offer discount is applicable only once per Credit Card during the offer period.
  - Maximum Discount per card is a cumulative savings across all platforms of Flipkart (Flipkart, Grocery, Minutes & Travel).
- **Is the offer applicable on all Canara Bank Transactions?**
  - This Offer is applicable on all Canara Bank Credit Card transactions (Non-EMI & EMI) except for transactions made using Canara Bank Debit or Corporate or Commercial cards.
  - Offer is NOT applicable on transactions made through Internet Banking or UPI.
  - The offer can be redeemed only in serviceable pin codes as per Government guidelines.
- **Will I get the offer if I pay through Flipkart Gift Card partially?**
  - Yes, you can avail the offer. In this case, the offer will only apply on the amount paid through Canara Bank Credit Cards against the eligible product(s). Also, this amount should be equal to or more than the minimum transaction value mentioned above.

How do I avail the offer:

- Under this offer, Canara Bank Credit Cardholders ('Cardholders') are eligible to get
  - a 10% instant discount on purchase of select products during the Offer Term, for purchase made/effected using Canara Bank Credit cards ('Card').

- Additional Instant Discount of up to INR 500 on purchase of select products during the Offer Term, for purchase made/effected using Canara Bank Credit cards ('Card').

- The discount will be applied to the Net Cart Value (NCV). NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
  - The minimum Net Cart Value (NCV) to avail the Base Offer on all other categories is INR 4,990.
  - The minimum Net Cart Value (NCV) to avail Bonus Offer 1 is INR 24,990
  - Offer Discount shall be applicable as follows:
  - Maximum Base Offer Discount of up to INR 1500 per Credit Card on Non-EMI and EMI transactions can be availed in any number of transactions during the offer period.
  - Maximum Bonus Offer 1 Discount of up to INR 500 per Credit Card (Non-EMI & EMI transactions) can be availed.
  - Each Bonus offer can be availed only once per card during the offer period.
- **The offer is applicable at www.flipkart.com, m.flipkart.com & Flipkart mAPP (mobile Application).**
- The offer is **not applicable** on payment made via Net Banking or UPI.
- Discount will be calculated on the net paid amount by the customer post any other discounts, exchange offer redemptions and refunds.

TERMS AND CONDITIONS

Preliminary

1. This offer (“Offer”) is co-sponsored by Canara Bank (“Bank”) and Flipkart Advanz Private Limited (Flipkart Advanz”) on www.flipkart.com, Flipkart mobile app and Flipkart mobile site and related mobile site (collectively Platform), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all customers holding a valid and current Canara Bank Credit Card (Cardholder and Card).
2. By participating in the Offer (defined below), Cardholder agree to be bound by:
   - these terms and conditions (T&C);
   - the Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
   - all applicable terms and conditions of the Bank.

Other Terms and Conditions

1. All Canara Bank Credit Cardholders, excluding Bank Corporate Credit Card.
2. Cards blocked by the bank will not be eligible for the offer.

3. This Offer is NOT applicable on transactions made through Internet Banking/ UPI payment applications.
4. The Offer is not applicable for Card-on-delivery transactions or orders converted from Cash On Delivery to Prepaid.
5. In case of cancellation of your order, the transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.
6. The Canara Bank/Flipkart/Flipkart Advanz reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Card.
7. Any person availing this Offer shall be deemed to have accepted these terms and conditions.
8. The Canara Bank, Flipkart Advanz and Flipkart reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
9. Delinquent and over-limit Card and Card Holders will not qualify for this Offer.
10. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.
11. Nothing herein amounts to a commitment by Bank/Flipkart Advanz to conduct further, similar or other offers.
12. **The above Offer is by way of a special offer for Canara Bank Credit Cards holders only** and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.
13. You understand that Flipkart may share your transactional data with the Bank and Flipkart Advanz for purposes of this Offer and for checking your eligibility for their products and services and by participating in this Offer, you consent to this sharing of your data for these purposes.
14. Any query regarding this offer will be entertained till 15th Sept 2026. Post such date, Flipkart Advanz will not entertain any correspondence or communication regarding this Program from any persons.
15. Bank/Flipkart/Flipkart Advanz do not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to sellers on the Platform.
16. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
17. Products offered under this program are subject to availability from the respective participating merchants/sellers on the Platform and accordingly the Bank, Flipkart Advanz or Flipkart in no circumstances shall be liable for non-availability of any of the products.

18. Under no circumstance will the Offer/discount being offered under this Program be settled with cash in lieu by Bank or by Flipkart or by Flipkart Advanz.
19. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
20. The Bank and Flipkart Advanz will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it and the same shall be at the sole risk and consequences of such seller(s) and without reference to the Bank and Flipkart Advanz.
21. Flipkart, Flipkart Advanz or the seller(s) shall not be liable for any failure by the Bank to honor the transaction and for any technical issues attributable to the Bank because of which the transaction made by the Cardholder was not successful. The Bank shall indemnify and hold Flipkart Advanz, Flipkart and seller harmless against any claims by the Cardholder for unsuccessful completion of the transaction. Further, the Bank shall solely be liable to the Cardholder for wrongful remittance of the amounts by it, without any reference to Flipkart or Flipkart Advanz or sellers.
22. By participating in this Offer you agree to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (as amended from time to time) of the Platform and the terms and conditions of respective sellers shall be applicable on the Cardholder.
23. The Cardholder shall indemnify and hold Flipkart, Flipkart Advanz, the Bank and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart, the Bank and/ or seller 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 willful misconduct or negligence on the part of the Cardholder.
24. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
25. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
26. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be jointly appointed by the Bank and Flipkart Advanz for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Bangalore and language of arbitration shall be English.
27. All liability with respect to the products purchased lies with the respective sellers and neither Flipkart Advanz nor the Bank shall be in any way responsible for the same.
28. This Offer is valid only in India. The minimum age of such Cardholder shall be 18 years.
29. Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above Rs. 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder,

it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.

30. This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures

Compliance with Regulatory Guidelines

1. The communication clearly informs customers that, in accordance with RBI guidelines, credit cards inactive for 12 consecutive months will be closed after providing a prior notice.

2. This offer serves as an opportunity to reactivate usage and avoid closure. No pressure or misrepresentation will be used while communicating.

Highlighted General Conditions

3. The credit card account must be in an active status (not blocked/suspended) during the entire offer period.

4. Only retail spends will be considered; transactions like cash withdrawals, wallet loads, refunds, chargebacks, and reversals will not be eligible.

5. Cardholders whose accounts are classified as delinquent either before or during the offer period, or at the time of benefit fulfilment, will not be eligible to avail of the offer benefits.