

Offer Construct:

Campaign Period	Offer Days	Construct	Instrument	Velocity
24.12.2025 till 31.01.2026	All days of the Week	7.5% off upto Rs.2,000/- on MTV of Rs.15,000 for Full Swipe/EMI transaction.	Full Swipe/EMI transactions	Once per card per month (Full Swipe/ EMI) put together.

. Offer will be applicable on all categories of purchase done through HARSHA offline Stores only

. The current offer will be applicable for the period from 24th December 2025 till 31st January 2026.

. Offer is applicable only on HARSHA physical stores.

. Offer is applicable only on Canara Credit Cards except Corporate Credit Cards.

Other T&Cs

Offer details as shown are based on information provided by the Merchant. No warranties are made by Canara Bank that the information is correct. Please check directly with Merchant to confirm the availability and validity of the Offer.

The Merchant is the sole provider of all goods and/or services under this offer. Accordingly, the Credit Card holder understands, acknowledges and agrees that the procurement by him/her of any goods and/or services under this Offer shall constitute a contract solely between the merchant and him/her, and HARSHA/Canara Bank is not, nor will become, a party thereto.

1. By utilizing or attempting to utilize any of the goods and services under this Offer, the Canara Credit Card holder understands, acknowledges and agrees that:

- Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/or services under this offer (each a “Claim”) shall be settled by the Canara Credit Card holder directly with the Merchant, and Canara Credit Card holder shall not make any Claim against Canara Bank.
 - Without prejudice to the foregoing, and to the fullest extent permitted by law, HARSHA/Canara Bank shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer.
2. Canara Bank 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 Canara Bank.
 3. 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 (subject to change) of the Platform and the terms and conditions of respective seller shall be applicable on the Cardholder
 4. The Canara Bank and HARSHA 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.
 5. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time of the respective Offer.
 6. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on the best effort basis.
 7. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
 8. You understand that HARSHA may share your transactional data with the Canara Bank for the 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.
 9. All liability with respect to the products purchased lies with the respective sellers and the Canara Bank shall not be in any way responsible for the same.
 10. Canara Bank shall not be held liable for any delay or loss that may be caused in delivery of services.