

Terms and Conditions for Cashback

These terms and conditions (“Terms”) shall be applicable you, a RuPay credit cardholder, for participating in this cashback offer (“Offer”) provided by National Payments Corporation of India (“NPCI”). Any RuPay credit cardholder participating in the Offer shall be deemed to have read, understood and accepted these Terms, and these Terms shall be in addition to and not in derogation of other applicable terms and conditions applicable on the RuPay credit cardholder and/or such other terms and conditions as may be specified by NPCI with respect to its products/services i.e., RuPay Cards and Unified Payments Interface (“UPI”).

1. Offer Overview:

- 1.1. This Offer is provided by NPCI, for its product ‘RuPay’ - a card scheme, in collaboration with all issuer/member banks of ‘RuPay’ who are authorized and licensed by NPCI to issue RuPay credit cards (“Issuing Banks”).
- 1.2. For the purpose of these Terms, an ‘Eligible Transaction’ shall mean a set of two transactions where each transaction amount is equal to or greater than INR 250, made by the RuPay credit cardholder pursuant to linking their RuPay credit card on UPI (“RCC on UPI”) during the Offer Period (defined below).
- 1.3. Under this Offer, eligible cardholders will receive a flat cashback of INR 250 upon making the Eligible Transaction, through RCC on UPI during the Offer Period, subject to these Terms.

2. Offer Period:

- 2.1. The Offer shall be valid from 7th January, 2026 to 31st March, 2026 (“Offer Period”).
- 2.2. NPCI reserves the right to modify the Offer Period and modify, extend, suspend, or withdraw the Offer, in whole or in part, at any time, including before the end of the Offer Period, without prior notice, solely at NPCI’s sole discretion.

3. Eligibility of the RuPay cardholder for receiving cashback

- 3.1. The Offer is applicable only to resident Indian RuPay Cardholders holding a valid, active, non-hotlisted RuPay credit card issued by Canara Bank.
- 3.2. RuPay commercial cards and/or corporate cards are not eligible for this Offer.
- 3.3. To qualify as a RuPay credit cardholder for this Offer:
 - 3.3.1. The RuPay Credit cardholder must not have made any transaction using RCC on UPI between 1st January 2025 to 31st December, 2025; and
 - 3.3.2. The RuPay Credit cardholder must complete Eligible Transaction during the Offer Period.
 - 3.3.3. Newly issued RuPay credit cards will be eligible for the cashback if they make the Eligible Transactions during the Offer Period.

3.3.4. Canara Bank RCC not linked to any UPI channel and linked to UPI for the first time during the offer period.

4. Details of Eligible Transaction:

- 4.1. To qualify for the cashback in the Offer:
- 4.2. The RCC on UPI transaction must be an Eligible Transaction; and
- 4.3. The Eligible Transaction must be a successful transaction.
- 4.4. Only such RCC on UPI transaction, which are determined by NPCI as Eligible Transactions, shall qualify under this Offer.
- 4.5. Failed, reversed, cancelled, disputed, or refunded transactions shall not be considered for eligibility.

5. Cashback details:

- 5.1. RuPay cardholders eligible for this the cashback, as determined by NPCI in its sole discretion, will receive a flat cashback of INR 250 per eligible RuPay credit card.
- 5.2. The cashback of INR 250 shall be credited to the same credit card account used for the eligible RCC on UPI transaction by the Issuing Bank of such RuPay credit card.
- 5.3. Cashback shall be credited within sixty (60) days from the date of the eligible transaction by the Issuing Bank of such RuPay credit card, that was used to make the RCC on UPI transaction.
- 5.4. No interest, compensation, or alternative benefit shall be payable if there is any delay in crediting the cashback or if NPCI decides in its sole discretion to revoke the Offer during the Offer Period.

6. Grievance redressal:

- 6.1. Canara Banks shall be the primary point of contact for RuPay cardholders communication relating to RCC on UPI or any other transaction's status, cashback's credit status; and bank or credit account-related queries.
- 6.2. NPCI shall be responsible for resolution of Offer-related grievances in accordance with applicable laws.

7. General Conditions

- 7.1. The Offer cannot be exchanged for cash; transferred or assigned; or clubbed with any other offer provided by NPCI.
- 7.2. NPCI shall not be responsible for any technical failure while processing the RCC on UPI transaction; transaction processing issues at merchant or Issuing Bank's end; or delays or failures caused by Issuing Banks or any other third-party.
- 7.3. NPCI's decision on eligibility, cashback computation, and Offer Period and validity shall be final and binding on the RuPay Cardholders and Canara Bank.

- 7.4. NPCI reserves the right to disqualify any individual/ RuPay cardholder from this Offer, if any fraudulent activity is identified by NPCI or Canara Bank.
- 7.5. By participating in this Offer, customer/individual/RuPay cardholder agrees that NPCI or/and Canara Bank will not be held liable or responsible for any loss or damage whatsoever incurred to such customer/individual/RuPay cardholder in connection with the Offer.
- 7.6. Successful participation or an attempt to participate in the Offer constitutes acceptance of these Terms and Conditions.
- 7.7. Governing Law & Jurisdiction
- 7.8. These Terms and Conditions shall be governed by and construed in accordance with the laws of India, and competent courts of Mumbai shall have exclusive jurisdiction over any disputes arising out of or in connection with these Terms and Conditions.

8. Other Terms & Conditions:

- 8.1. Successful participation or an attempt to participate in the Offer constitutes acceptance of these Terms and Conditions.
- 8.2. The offer will be applicable to the customers/cardholders as per the criteria defined by NPCI.
- 8.3. Any person availing this Offer shall be deemed to have accepted the terms and conditions as mentioned by the NPCI and Canara Bank.
- 8.4. Offer details as shown are based on information provided by NPCI.
- 8.5. The Merchant is the sole provider of all goods and/or services under this offer. Accordingly, the Canara Bank credit card holder understand, acknowledges and agree 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 Canara Bank is not, nor will become, a party thereon.
- 8.6. By utilizing or attempting to utilize any of the goods and services under this Offer, the Canara Bank Credit Cardholder 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 Bank credit Cardholder directly with the Merchant, and Canara Bank Credit Cardholder shall not make any Claim against Canara Bank.
- 8.7. Without prejudice to the foregoing, and to the fullest extent permitted by law, 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.

- 8.8. The NPCI/Canara Bank reserves 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.
- 8.9. 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).
- 8.10. 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.
- 8.11. All government Levies like Sales Tax, TDS, any Local Tax etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
- 8.12. This Offer is made available at the discretion of NPCI. Canara bank does not have any role in it nor will Canara Bank be responsible for any issues arising out of the offer.
- 8.13. 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.
- 8.14. Nothing herein amounts to a commitment by Canara Bank/NPCI to conduct further, similar or other offers.
- 8.15. The Cardholder shall indemnify and hold the Canara Bank harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Canara 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 willful misconduct or negligence on the part of the Cardholder.
- 8.16. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
- 8.17. To know more about the offer & other exciting deals, please click on the RuPay logo banner placed in our website under the Credit Card Offer page.
- 8.18. This particular offer is applicable on Canara Bank RuPay Credit Cards.
- 8.19. We encourage you to visit the Credit Card Offers section on our official website www.canarabank.bank.in to explore all the ongoing benefits tailored for your desired card type.

Frequently Asked Questions

Question: What is the Offer/campaign about?

Answer: Link your RuPay Credit Card (CC) on UPI and complete any two CC UPI transactions of ₹250 and above within the Offer Period.

Question: Who is eligible to participate?

Answer: RuPay credit cardholders who have not transacted on RCC on UPI during calendar year 2025 (i.e., from January 1, 2025 to December 31, 2025) and transaction during the Offer Period are eligible. Active RuPay credit cards linked to and used on UPI, for the first time during Offer Period are eligible.

Question: What is the Offer Period?

Answer: January 7, 2026 to March 31, 2026.

Question: Do I need to link my RuPay credit card to UPI first? How?

Answer: Yes. Link your RuPay credit card in any of the UPI mobile application (for e.g., BHIM), then complete any two CC UPI transactions of ₹250 and above within the Offer Period to qualify for a cashback of flat INR 250. (Standard merchant categories on UPI CC apply.)

Question: Can I earn cashback on multiple and distinct RuPay credit cards?

Answer: Yes, if you have multiple and distinct RuPay credit cards, each RuPay credit card, upon linking with UPI and making any two transactions of equal to or above INR 250 can qualify once.

Question: If an individual becomes eligible for the cashback, when will they get the cashback credited to their RuPay credit card account?

Answer: RuPay credit cardholder eligible for cashback will get the cashback within 60 days from the date of transaction made by them on RCC on UPI.