Canara Bank
A Government of India Undertaking
Together We Can

RuPay Credit Card UPI Linking Cashback Offer

Offer Details:

1.1.1. "Link your **Canara Bank RuPay Credit Card** to the Canara **ai1Pe App** for the first time, make your first eligible payment of ₹250 or more, and get a flat ₹50 instant cashback to your CASA account linked in the Canara ai1Pe."

Offer: Flat ₹ 50 instant cashback.

1.1.2. *Eligibility*: First-time Canara Bank RuPay Credit Card linkage on Canara ai1Pe App.

1.1.3. *Qualifying Transaction*: First eligible payment of ₹250 or more using the newly linked Canara Bank RuPay Credit Card.

1.1.4. *Frequency*: Once per user during the campaign period.

1.1.5. *Maximum Cashback*: ₹50 per user.

1.1.6. The cashback will be processed to the customer's primary linked account on ai1Pe. For this, the customer needs to have a linked account on ai1Pe App. If there is no linked account, the cashback cannot be processed.

Offer Period:

1.1.7. Effective from 1st September 2026 till 30th September 2026.

Other Terms and Conditions of the Offer:

1.1.8. The offer is applicable to eligible users who link their Canara Bank RuPay Credit Card on the Canara ai1Pe App for the first time during the offer period.

1.1.9. Effective from 1st September 2026 till 30th September 2026.

1.1.10. To qualify for the offer, the user must successfully link an eligible RuPay Credit Card and make their first eligible payment of ₹250 or more using the linked RuPay Credit Card on the Canara ai1Pe App.

1.1.11. Upon successful completion of the eligible transaction, the user will receive a flat ₹50 instant cashback to the customer's primary linked account on ai1Pe.

1.1.12. The minimum transaction value required to qualify for the cashback is ₹250 in a single transaction.

1.1.13. The offer is valid once per user during the offer period. A user can receive a maximum cashback of ₹50 under this offer.

1.1.14. Only the first eligible transaction of ₹250 or more made using the newly linked RuPay Credit Card will qualify for the cashback.

1.1.15. Users who had already linked a RuPay Credit Card on the Canara ai1Pe App prior to the offer period will not be eligible for the offer.

1.1.16. The RuPay Credit Card must be successfully linked to the user's UPI profile on the Canara ai1Pe App and the eligible payment must be completed using the same linked Canara RuPay Credit Card.

1.1.17. Only successful transactions will be considered for cashback. Failed, pending, cancelled, reversed, refunded, fraudulent or disputed transactions will not be eligible.
1.1.18. If an eligible transaction is subsequently reversed, refunded or cancelled, the cashback may be reversed or recovered from the user, as applicable.
1.1.19. Cashback will be processed instantly upon successful completion of the eligible transaction. In case of any technical or processing delay, the cashback may take additional time to reflect in the user's eligible linked account.
1.1.20. The offer is applicable only on transactions eligible for payment through a Canara Bank RuPay Credit Card on UPI, in accordance with applicable NPCI, RuPay, issuing bank and regulatory guidelines.
1.1.21. Transactions or merchant categories that are not permitted for RuPay Credit Card on UPI will not qualify for the offer.
1.1.22. The offer cannot be transferred, exchanged or redeemed for any other benefit.
1.1.23. Canara ai1Pe reserves the right to verify the eligibility of a user and/or transaction before processing or confirming the cashback.
1.1.24. Canara Bank reserves the right to modify, suspend, extend or withdraw the offer, in whole or in part, at its discretion, subject to applicable requirements.
1.1.25. Any misuse, fraudulent activity or attempt to manipulate the offer may result in cancellation of cashback and disqualification from the offer.
1.1.26. Participation in the offer shall be deemed as acceptance of these Terms & Conditions along with the applicable Canara ai1Pe, UPI and RuPay Credit Card terms and conditions.
1.1.27. Canara Bank and NPCI reserve the right, at their sole discretion, to modify, withdraw, suspend, or discontinue the Offer, in whole or in part, at any time without any prior notice to the Customer.

Compliance with Regulatory Guidelines

1.1.28. The communication clearly informs customers that, in accordance with RBI guidelines, credit cards inactive for 30 days/12 consecutive months will be closed after providing a prior notice.
1.1.29. This offer serves as an opportunity to reactivate usage and avoid closure.
1.1.30. The credit card account must be in an active status (not blocked/suspended) during the entire offer period.
1.1.31. Only retail spends will be considered; transactions like cash withdrawals, wallet loads, refunds, chargebacks, and reversals will not be eligible.
1.1.32. 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.