

Visa Bill Pay Discount Programme - TERMS AND CONDITIONS

1. The Visa Bill Pay Discount Programme ("VBDP Programme") is purely a Promotional Loyalty Programme and can only be availed through the Visa Bill Pay online service ("VBP") accessible through www.visabillpay.in
2. Under the VBDP Programme, on payment of a utility bill through VBP using a Visa Debit Card; the Cardholder would be eligible for a discount of 5% on the payment made against that utility bill or Rs. 50, whichever is lower. Thus, the maximum discount would not exceed Rs 50 per bill.
3. **Eligibility:** VBDP Programme is open only to all the holders of a valid and current Visa Debit card, issued in India ("the Cardholders"), which are enabled for online payments. Currently Visa Debit cards of following banks are enabled – ICICI Bank, HDFC Bank, Axis Bank, Standard Chartered Bank, Deutsche Bank, State Bank of India, Corporation Bank, Indian Overseas Bank, Karur Vysya Bank, City Union Bank.
4. VBDP Programme would commence on 03.03.2009 and lapse with the first 100,000 utility bills payment through the VBP by all Visa Debit Card Holders cumulatively on a first-come-first-serve basis and in any case would not be extended beyond 30th September, 2009. ("VBDP Programme Period"), VISA has the right to terminate the programme even before the VBDP Programme Period without citing any reason or giving any notice.
5. VBDP Programme is applicable only towards payments of utility bills relating to Electricity, Cellular Phone, Telephone, Insurance, Internet Service Provider and Gas for Service Providers or billers available on VBP. The discount offer is not valid on payment towards Charity, Donations and Subscriptions or for any other payments, except for those specifically referred above.
6. VBP has a maximum limit of Rs.10,000 for bill payment amount in a single transaction.
7. The Cardholder shall be required to give personal information and Card details online for either the 'Pay Right Away' option or the 'Register and Pay' option while settling the bill and to also avail the discount offer.
8. VBP or VISA shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by the registered Service Providers or Billers for any loss whatsoever of any nature.

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9. VBP or VISA does not have any sponsorship, approval or affiliation with the registered Service Providers or Billers whose bills are to be paid. There is no guarantee or warranty of the product, goods, services provided by the Companies whose bills are to be paid.
10. The Discount is being offered by VBP or VISA and is not a bargain price of the goods and services in respect of which the bill is paid.
11. The discount offer is not transferable and cannot be substituted for any other goods or services. Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of the discount offer. VBP or VISA shall not be liable for any financial or other assistance or any liability, other than those specifically provided in the present terms and conditions.
12. The Programme and any benefit or offering relating to the Programme shall not be construed as or constitute a contract or arrangement or a promise, or otherwise establish a contractual relationship between VBP or VISA and the Cardholders.
13. Nothing in the Programme is intended, or shall be construed to create any agency, partnership or joint venture relationship between VBP or VISA and the registered Service Providers or Billers.
14. In case of any ambiguity or doubt, including but not limited to what bill payments are eligible to discount, the extent of discount and all other matters, VBP or VISA would be the final authority to decide and resolve the ambiguity or doubt and such decision would be binding on the Cardholders.
15. All interpretations of the terms and conditions and programme rules shall be at the discretion of the VBP or VISA and registered Service Providers or Billers.
16. VBDDP Programme would be governed under the prevalent provisions of law in Republic of India including restrictions contained therein.
17. VBP or VISA reserves the absolute right to withdraw and or alter any of the terms and conditions of this programme at any time without giving any notice.
18. Information about the offer is correct at the time of publication.

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19. ICICI Bank holds out no warranty or makes no representation about the benefits/ discounts offered by Visa under the VBDP Programme. Any dispute or claim regarding the benefits/ discount offered under the VBDP Programme must be resolved by the Card Holder/s with Visa directly without any reference to ICICI Bank.
20. ICICI Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any benefits/ discounts offered availed by the Card Holder/s under the VBDP Programme offered by Visa.
21. ICICI Bank reserves the right to disqualify Visa or the Card Holder/s from the benefits/ discounts offered under the VBDP Programme if any fraudulent activity is identified as being carried out for the purpose of availing the benefits/ discounts under the VBDP Programme or otherwise by use of the ICICI Bank Debit Card issued to the Cardholder/s by ICICI Bank.
22. The benefits/ discounts offered under the VBDP Programme are given by Visa and the Card Holder/s shall be bound by the terms and conditions stipulated by Visa in this regard.
23. No substitutions or exchange of benefits/ discounts, other than what is detailed in the communication sent to the Card Holder/s shall be allowed.
24. ICICI Bank shall not be held liable for any delay or loss that may be caused in availing the benefits/ discounts offered under the VBDP Programme.
25. The VBDP Program is not available wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.