

**Balance Wipe Out Campaign Terms & Conditions**

- Credit Cards with a minimum spend of Rs. 25,000/- per month on retail purchases qualifies for this promotion. Retail Purchases excludes Cash Withdrawals, Balance Transfer, Loan on Card, Fees, Interest, Charges levied by the Bank.
- One winner per month will be selected and a maximum of Rs. 1,000,000 will be wiped off from the credit card.
- Winner's carried forward balance for the particular month will be considered for the Balance Wipe Off.
- Winner will be informed by 20th of the following month and reimbursement will be reflected on the card account at end of the same month.