

Terms and Conditions

BECAUSE THESE TERMS AND CONDITIONS OF USE IMPOSE LEGAL OBLIGATIONS UPON YOU, IT IS IMPORTANT THAT YOU READ THEM CAREFULLY

Terms of Use

By using this Website (“Site”) you indicate your agreement to these terms of use ("Terms"). You further warrant and covenant that you have the power and authority to enter into this agreement. If you do not agree to these Terms, please do not use the Site and exit now.

Signing Up

Membership access to the Site and the Baroda Rewardz program is open to all Bank of Baroda Customers. Your membership of the Site shall be co-existent and co-terminus with your membership of the Baroda Rewardz program subject to your concurrence with these Terms.

Changes

We may revise these Terms at any time without prior notice by updating this page and such revisions will be effective upon posting to this page. Please check this page periodically for any changes. Your continued use of the Site following the posting of any revisions to these Terms will mean you accept those changes. We reserve the right to alter, suspend or discontinue any aspect of the Site, including your access to it. Unless explicitly stated, any new features, merchandise or services will be subject to these Terms.

Proprietary Rights

Unless otherwise stated, the contents of the Site including, but not limited to, the text, sound and images contained herein, the selection, arrangement, and presentation of all materials (including information in the public domain), and the overall design of this Site are the property of The Company. They are protected by Indian and international intellectual property law. This platform of Goods and Services will remain dynamic. There will be new goods and services being added continually to keep the redemption options refreshed for you. Baroda Reward Points need to be redeemed within two years (24 months excluding the month of accrual) of earning them. Unredeemed Baroda Reward Points will expire at the end of two years.

Purpose

You understand that the Company provides this Site in order for you to review the Baroda Reward Points accrued in your respective account, and to enable you to redeem them by selecting products or services offered by our partner organizations (“Partners”).

Baroda Reward Points

Earning: Baroda Reward Points can be accrued by making payments using your Bank of Baroda Debit card at point of sale (POS) or online point of sale (e-POS) for all your purchases. Baroda Reward Points earned by you will be credited to your account in 7 (seven) working days from the date of earning of points.

Redemption: Redemption can only be made on www.barodarewardz.com or by calling the Baroda Rewardz Customer Care at 1800-419-1101 or at selected brand partner outlets.

Expiry: If not redeemed, Baroda Reward points accrued in the account will expire after 24 months, excluding the month of accrual.

Pricing and Other Errors: If the number of Baroda Reward points you redeem for a product or service is incorrect, regardless of an error in the number of Baroda Reward Points posted on the Site or otherwise communicated to you, or if you are able to redeem a product or service that was not supposed to have been released for redemption, then The Company or our Partner will have the right to cancel that redemption and refund to you the Baroda Reward points that you redeemed. This will apply regardless of a human/logical/transactional error.

Your use of the Site and membership of the Baroda Rewardz Program may be subject to additional terms and conditions stated on the Site on specific pages relevant to a feature, service or offer. These include terms governing the accrual, redemption and expiry of your Baroda Reward points that override the above three provisions.

No Warranty

THE SITE IS PROVIDED "AS IS" WITH NO WARRANTY OF ANY KIND AND YOU USE THESE SERVICES AT YOUR OWN RISK. THE COMPANY EXPRESSLY DISCLAIMS ANY WARRANTY, EXPRESS OR IMPLIED, REGARDING THE SITE OR ITS CONTENT, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT.

Furthermore some of the features, facilities and offers on this Site are provided by organizations including Partners, that the Company has made arrangements with, but over which it has no control. The Company does not guarantee or warrant that such benefits and facilities will be available, nor will it be liable for any loss or damage arising from the provision, or non-provision, whether in whole or in part of any such benefits or facilities.

Limitation of Liability

UNDER NO CIRCUMSTANCES WILL THE COMPANY BE LIABLE TO YOU FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR EXEMPLARY DAMAGES ARISING OUT OF OR IN CONNECTION WITH USE OF THE SITE, WHETHER OR NOT THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. UNDER NO CIRCUMSTANCES SHALL THE COMPANY BE LIABLE TO YOU FOR ANY AMOUNT.

Indemnity

Whenever you use your Debit Card in order to obtain or utilize any of the benefits, facilities or arrangements offered or available as a result of your membership of the Baroda Rewardz Program, you will be personally liable for any and all costs, charges, claims or liabilities of whatever nature arising from use of such benefits, facilities or arrangements.

You agree to hold harmless and indemnify Bank of Baroda / Company, and its employees, agents and representatives, from and against any third party claim arising from or in any way related to your use of the Site, including any liability or expense arising from all claims, losses, damages (actual and consequential), suits, judgments, litigation costs and attorneys' fees, of every kind and nature. The Customer agrees and undertakes to indemnify and hold Bank of Baroda/ Company harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Bank of Baroda may at any time incur, sustain, suffer or be put to as a consequence of the customer's gross negligence or willful default mistake/misconduct by the Customer of any of these Terms.

The Customer agrees and undertakes to defend, indemnify and hold Bank of Baroda/ Company, its directors, officers, employees, Affiliates Partners, and Content and Service Providers harmless from any and all claims, liabilities, damages, costs, expenses and proceedings, including reasonable attorneys' fees, arising in any way from your use of the Website or the placement or transmission of any message, information, software or other materials through the Website by you or users of your ID and password or related to any violation of the Terms and Conditions by you or users of your of your ID and password, and any claims dispute or differences between you and any vendor/suppliers for the purpose of this offer.

The existence of a dispute, if any, regarding the prizes under this Offer shall not constitute a claim against the Bank

Other Restrictions on Conduct

You shall not assign these Terms or assign any rights or delegate any obligations hereunder, in whole or in part, whether voluntarily or by operation of law, without The Company's prior written consent. Any such purported assignment or delegation by you without The Company's prior written consent will be null and void and of no force or effect, unless otherwise expressly consented to by The Company at its sole and absolute discretion.

Severability and Enforceability

If any provision or portion of these Terms is held illegal, invalid, or unenforceable, in whole or in part, it shall be modified to the minimum extent necessary to correct any deficiencies or replaced with a provision which is as close as is legally permissible to the provision found invalid or unenforceable and shall not affect the legality, validity or enforceability of any other provisions or portions of these Terms.

Termination/Exclusion

We reserve the right, in our sole discretion, to revoke any and all privileges associated with accessing and/or competing on the Site, and to take any other action we deem appropriate including but not limited to terminating or suspending your use of the Site, for no reason or any reason whatsoever, including improper use of the Site or failure to comply with these Terms.

Choice of Law and Forum

All disputes arising out of or in connection with this offer shall be settled by Arbitration to be held in accordance with the provisions of the Arbitration & Conciliation Act, 1996 and referred to a sole arbitrator to be nominated by the Bank. The venue for arbitration shall be Mumbai and subject to the jurisdiction of courts at Mumbai. The existence of a dispute, if any, shall not constitute a claim against Bank of Baroda. Use of the Site is unauthorized in any jurisdiction that does not give full effect to all provisions of these Terms.

Point Earning

Bank of Baroda debit card holders can earn & accumulate Baroda Reward points for all spends at Point of Sale (POS) and online purchases by using their debit cards. For every Rs.100 spent you earn 1 Baroda Reward Point on a spending limit to Rs. 25,000. 1.25 Baroda Reward Points every Rs.100 spent on a spending limit of Rs.25, 001 to Rs. 50,000 and you earn 1.50 Baroda Reward Points per Rs.100 spent on a spending limit of Rs.50, 001 & above.