

Terms & Conditions – Coffee Store Offer (IndusInd Bank VISA Cards)

To these Terms & Conditions (“T&Cs”):

- a) “Bank” refers to IndusInd Bank Limited.
- b) “Cardholder” refers to a customer holding a valid and active **IndusInd Bank VISA Card during the Offer Period.**
- c) “Merchant” or “Coffee Store” refers to all retail outlets of Third Wave Coffee (“TWC”) and Tata Starbucks Private Ltd. (“Starbucks India”)
- d) “Offer Period” refers to the respective duration as provided herein for availing the Offer at Coffee Store/with the Merchant,
- f) “Eligible Transaction” refers to a successful POS transaction of at least Minimum Order Value (as defined below) done at the counter of the Merchant or Coffee Store for availing the Offer, in accordance with the T&Cs detailed herein.

About the offer:

- a) Cardholders can avail a Flat 50% instant discount for Eligible transaction made at Coffee Store/Merchant, subject to a maximum of INR 200 (“Offer”).
- b) A Minimum Order Value (MOV) of INR 400 is required to qualify for the discount.
- c) The Offer can be availed by the Cardholder only once (“1”) per month during the Offer Period at Starbucks India and Twice (“2”) per month at TWC, irrespective of the number of Eligible Transactions.
- e) The Offer will be applicable only on all retail outlets of TWC and Starbucks India Ltd across India from store opening hours to store closing hours,

Eligibility Criteria:

- a) The Offer is valid exclusively for Cardholders
- b) The Offer is applicable only on POS (Point-of-Sale) transactions at select participating outlets of the **Coffee Store/Merchant** for purchase of any respective goods/services therein.

c) The Offer shall not be applicable on:

- Online transactions/e-commerce/ app orders (excluding app orders wherein payment is made at the counter of the Coffee Store/Merchant)

- Wallet-based or UPI-linked card payments

- Transactions made using corporate, commercial, or prepaid cards

d) The card as held by the Cardholder must be active, valid, and in good standing as per the Bank's internal policies/terms and conditions detailed herein at the time availing the Offer.

Offer Period & Validity

a) The Offer shall remain valid from **1st February 2026 to 31st March 2026 for TWC stores.**

b) The Offer shall remain valid from **1st February 2026 to 31 th March 2026 for Starbucks India stores.**

c) The Bank reserves the right to curtail, modify, or terminate the Offer before the stated end date for any operational, regulatory, or commercial reasons, or such reasons as deemed reasonable by the Bank.

Exclusions & Non-Qualifying Transactions:

The following shall not qualify for the Offer:

- Transactions that are cancelled, refunded, reversed, or voided at any point during or after the Offer Period.
- Transactions processed through any third-party aggregator systems and not directly integrated with the Merchant's POS.

General Terms & Conditions:

a) The Offer cannot be clubbed with any other discount, offer, promotion, or loyalty program running at the Merchant's outlets unless explicitly stated.

b) The discount as provided by this Offer is non-transferable, non-encashable, and cannot be exchanged for any other benefit.

c) The Bank and the Merchant shall not be responsible for:

- Non-availability of items at the outlet
- Service quality, food/beverage standards, delivery timelines, or any other customer service issues
- Technical failures including but not limited to POS machine downtime, network issues, or system errors; and
- Other such reasons attributable solely to the Merchant or any third party

d) Taxes, additional fees, and levies (if any) shall be borne by the Cardholder.

e) The Bank shall not be liable for any loss, damage, or personal injury arising directly or indirectly from the Offer or purchase of goods/services from the Merchant.

f) The Bank does not hold out any warranty or make any representation of the delivery, quality, merchantability, suitability etc., of the products and/or services offered by the Merchant.

g) Any misuse, manipulation, or fraudulent activity involving the Offer may lead to immediate disqualification of the Cardholder from the Offer.

h) The Bank reserves the right to reverse, withhold, or claw back the discount amount if it determines that the Cardholder has violated these T&Cs.

i) 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.

k) 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) of the Bank and the terms and conditions of respective Merchants shall be applicable on the Cardholder.

l) Nothing herein amounts to a commitment by the Bank to conduct further, similar or other offers.

m) Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on the best effort basis.

n) The Cardholder shall indemnify and hold the Bank harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Bank as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (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.

o) All liability with respect to the products purchased lies with the respective Merchants and the Bank shall be in any way responsible for the same. The Bank is only responsible for

facilitation of transaction by the provision of the card to the Cardholder and is not responsible for the quality/merchantability of the Offer, the product, or any other related service (including disputes/grievances to the applicability, eligibility, provision etc. in relation to the offer) as provided under this Offer.

p) The Bank would not be liable or held responsible for any inactivated IndusInd Bank Visa Card and/or any lack or lapse in any communication on account of failure or delay by any of the Internet, telecom, SMS and emails service providers or faulty IndusInd Bank Visa Card or non-responding IndusInd Bank Visa Card or non-readable IndusInd Bank Visa Card.

q) In case of disputes relating to the discount applicability, the decision of the Bank shall be final and binding.

r) Any dispute relating to the goods/services provided by the Merchant shall be addressed directly with the Merchant, and the Bank shall not be responsible for addressing/and or any associated liability arising from the same thereof.

s) All disputes are subject to the exclusive jurisdiction of courts/tribunals in India.

Acceptance of Terms:

By availing the Offer, the Cardholder acknowledges and agrees to these Terms & Conditions and any amendments or modifications made from time to time hereto.