

**DBS General Terms & Conditions apply**

1. This Offer is brought to you by the Shopper Stop Limited in association with DBS Bank Ltd. This Offer is applicable to only valid DBS Bank International Debit Cards holders ("**Customer/s**"). DBS Bank Ltd. does not make any warranties or representation for the quality, merchantability, suitability or availability of the products or services included under this Offer. Any dispute in this regard shall be directly taken up with Shopper Stop Limited.
2. This Offer is valid during the period mentioned below (hereinafter referred to as the "**Offer Period**").
  - **Bangalore, Chennai, Delhi, Mumbai - From 15 Jan 2012 – 12th Feb 2012**
  - **Pune & Nasik - From 17th Feb 2012 to 11th Mar 2012**
  - **Kolkata - From 16th Mar 2012 to 1st Apr 2012**
3. Customer/s who hold/s a valid DBS Bank International Debit Card shall be entitled to a discount of 10% on the total billed amount only on purchases made by the Customer/s using a valid DBS Bank International Debit Card at Crossword stores during the Offer Period ("**Offer 1**"). Further, Customer/s who hold/s a valid DBS Bank International Debit Card is/are also eligible to receive a 20% discount at Crossword stores on the total billed amount for purchase of only books worth minimum ` 1500 done during the Offer Period using a valid DBS Bank International Debit Card ("**Offer 2**"). In order to be eligible under Offer 2 the Customer/s has/have to make purchases of only books worth minimum ` 1500 at Crossword stores using the DBS Bank International Debit Card. Customer/s who purchase items other than books will not be eligible for discount under Offer 2. Offer 1 and Offer 2 are hereinafter collectively referred to as "**Offers**".
4. Offer 1 and Offer 2 cannot be combined together under one transaction done using a valid DBS Bank International Debit Card.
5. The Customer/s may make purchases using the DBS Bank International Debit Card and avail of the Offers as many times within the Offer Period.
6. DBS Bank International Debit cardholders & the Crossword Book reward members are privileged to enjoy the preview of the big crossword sale on the preview dates mentioned below and avail of the Offers during the preview period.
  - Bangalore, Chennai, Delhi, Mumbai and Nashik – 13 Jan & 14th 2012**
  - Pune – 16 Feb**
  - Kolkata – 15 Mar 2012**
7. For details of the Offers please visit [www.dbsbank.in](http://www.dbsbank.in)
8. All visuals in the communication sent to the Customer/s are for representational purposes only.
9. Customer/s will have to retain a copy of the debit card sales slip and payment receipts in case of a dispute. In case of any disputes, the Customer/s has/have to present the relevant payment receipts and debit card sale slips for further investigation by the Bank. In all such cases, the decision of the Bank shall be final.

In case of any disputes, the Customers are required to present the relevant payment receipts and debit card sale slips for further investigation by Shoppers Stop Limited.
10. The Offers are subject to force majeure events.
11. The Bank reserves the absolute right to vary, amend or withdraw any of the featured Offers or amend the terms and conditions at any time and without prior notice.
12. Offers are not transferable and cannot be redeemed for cash or kind and cannot be used in conjunction with any other promotional offers or packages, unless otherwise indicated.
13. The tax liability, duties, levies by whatever name called in connection with the Offers shall be borne by the Customer/s.
14. Any dispute arising out of these Offers or the terms and conditions will be subject to the jurisdiction of courts in Mumbai only. DBS shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Shoppers Stop Limited and for any loss of whatsoever nature suffered by the Customer/s..

15. Customer/s is/are not bound in any manner to participate in these Offers. Any participation by the Customer/s shall be voluntary. DBS Bank will use best efforts to ensure that the Offers are provided as described, but the Customer/s shall not make any claim or seek compensation against DBS Bank, even in the event that the Offers are not provided or provided as described.
16. These terms and conditions are in addition to the terms and conditions applicable to the DBS Bank International Debit Card.
17. Each benefit/privilege under these Offers may be subject to additional terms and conditions imposed by Shopper Stop Limited. Customer/s is/are solely responsible for checking and complying with such terms and conditions in addition to those stated in these terms and conditions.
18. Both the Crossword Book Reward Offer & these Offers cannot be clubbed together.