

ICICI card offer

Offer is valid from 01st Jan 2018 to 31st Jan 2018

- Cash back offer is applicable on EMI option only
- EMI is offered on credit cards issued by ICICI Bank (Except Charge Cards and Corporate Cards)
- Maximum Cash Back is INR 4000 per Transaction
- This offer will be applicable on maximum 2 Transactions per card during this offer
- EMI is available only on Plutus / Pine Labs EDC terminals on all Panasonic Products available for Financing under Pine Labs
- For all EMI transactions, issuer banks charge interest as per their policies
- Cash back / Payback is offered to the Customer only when it is mentioned on the charge slip. In case the charge slip does not mentions Cash back / Payback, the customer is not entitled for the same
- Please always preserve your charge slip till your cash back has been processed. Cash Back for all EMI transactions will be credited within 90 days from the date of transaction
- Disputes, if any, shall be subject to the exclusive jurisdiction of the competent courts/tribunals in New Delhi only.
- Further Terms & Conditions apply. Cardholders are requested to check the same with the Card Issuer Bank

A. Process & Example

Day 1 Month 1 - EMI transaction happens at the POS device (Pine Labs EDC terminal)

Day 30 Month 1 – Customer gets the card statement from his Issuer bank with the first EMI due for payment

Day 15 Month 2 – Customer makes payment for the first EMI

Day 15 Month 3 - Customer makes payment for the second EMI

Day 20-30 Month 3 – Customer receives cash back credit in his statement

Example of EMI calculation :

- Card swiping amount – Rs. 10000
- Loan Principal – Rs. 10000
- Interest amount – Rs. 1000
- Tenure – 10 months
- EMI amount – Rs. 1100 (Principal and interest both are included in this amount)
- Transaction Date – 1st January
- Card statement due date for 1st EMI – 1st February

The customer shall pay 11000 (1100 X 10) from his card bank in 10 months

He will receive Rs. 1000 as cash back + 1000 for interest on 31st March (i.e. 90 days from 1st January)

Upgrade exchange offer

- Offer is valid from 21st Jan 2018 to 31st Mar 2018
- Offer is available till new stocks lasts of specific models of refrigerators i.e. NR-BL347VSX1, NR-BL347VSX2, NR-BL307VSX1, NR-BL307VSX2
- The Exchange offer is applicable on MRP only.
- Exchange offer of flat Rs. 11000/- off shall be applicable only on exchange of old refrigerator.
- Offer to be extended on sole discretion of Authorized Dealer of Panasonic
- The Pickup and disposal of old Refrigerator to be done by the Authorized dealer, freight to be borne by customer.
- Products are available for sales without offer as well.
- T&Cs may be modified by Panasonic from time to time without any prior notice for the same.
- Panasonic also reserves the right to cancel or terminate the Offer, at any stage without assigning any reasons whatsoever.
- In case of any dispute related to the T&Cs of this Offer, the decision of Panasonic shall be final and binding on all the parties. All disputes shall be subject to the exclusive jurisdiction of the Courts at New Delhi only.
- Finance approval on sole discretion of financier