**Standard Terms & Conditions:**

Offer T&Cs –

* Get 5% instant discount using selected HDFC Bank credit cards, up to a maximum discount of Rs. 10,000/- (Rupees Ten Thousand Only) per credit card, on purchasing selected products worth Rs. 50,000/- (Rupees Fifty Thousand Only) and above from [**https://aashiyana.tatasteel.com**](https://aashiyana.tatasteel.com) **(‘Platform’)** during the Offer Period.
* The offer is valid only for online payments made through EMI mode using selected HDFC Bank credit cards and is not applicable on payments made using any other mode/modes including but not limited to internet banking, card full swipe, UPI payment, card-on-delivery, cash-on-delivery, etc. In order to avail the offer, the tenure of the EMI should be either 6 (six) months or 9 (nine) months or 12 (twelve) months or 18 (eighteen) months.
* Use the coupon code “HDFCEMI258” to avail the offer.
* The offer is valid in August’25 (‘**Offer Period**’) or till stock last, whichever is earlier.
* Each customer shall be eligible to use the coupon code only once to avail the offer, during the Offer Period.
* The offer is valid on selected HDFC Bank credit cards only. To know more about which HDFC Bank credit cards are eligible for the offer, please refer to the Additional Terms and Conditions hereinafter.

* The offer is applicable only on purchase of Tata Tiscon and Tata Structura products from the Platform during the Offer Period, using selected HDFC Bank credit card’s EMI mode of payment.
* The amount of discount shall be calculated on the price of the product prevalent at the time of placing the order.

* No two or more offers/schemes on the Platform can be clubbed together.

* The Platform reserves the right to modify/change/discontinue all or any of the terms of this Offer without giving prior notice.

* The offer shall also be subject to other terms and conditions, policies of the Platform and Additional Terms and Condition below

**Additional Terms and Condition –**

The following words and phrases shall have the meanings set out hereinbelow in this document unless repugnant to the context:

* “Cardholder” – A person who is holding a valid HDFC Bank credit card with BIN numbers mentioned in the table hereinbelow:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **HDFC CC EMI BIN Numbers** | | | | | |
| 361575 | 437546 | 485499 | 531909 | 552389 | 652916 |
| 368357 | 457262 | 489377 | 537206 | 552394 | 652937 |
| 405028 | 457704 | 517635 | 545226 | 553583 | 652943 |
| 417410 | 461786 | 517652 | 545964 | 556042 | 652972 |
| 418136 | 461787 | 518159 | 552088 | 558818 | 653029 |
| 434155 | 463202 | 524111 | 552260 | 558983 | 653049 |
| 434168 | 463917 | 524216 | 552274 | 652850 | 653060 |
| 434677 | 485498 | 524368 | 552344 | 652895 | 653061 |
| 434678 | 552385 | 528945 | 552365 | 652915 | 45146901 |
| 361135 | 361168 | 361573 | 652989 | 442144 | 442142 |
| 360765 | 360825 | 360826 | 360886 | 361010 | 361011 |

* “ Offer Period" - The period during which the offer is valid as mentioned in the Offer T&Cs herein above.
* “Offer T&Cs” – As mentioned herein above.
* “Platform” shall have the same meaning as mentioned under Offer T&Cs.
* The Additional Terms and Conditions governing the offer shall be in addition to and not in substitution to the Offer T&Cs.
* The cumulative maximum amount of discount availed by a customer in a calendar month, using all the coupon codes on the Platform, shall be up to Rs. 25,000/- (Rupees Twenty-Five Thousand Only) only.
* The offer is neither transferable nor negotiable and cannot be encashed.
* Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
* HDFC Bank Limited and the Platform will not be responsible or liable in case the offer is not configured or could not be availed or could not be initiated, due to malfunction, delay, traffic, congestion on any telephone network or line or internet connection, computer on-line system, servers providers, computer equipment, software, or website.
* The Platform and HDFC Bank Limited reserve the right to add/alter/change/ vary at any time, without notice, any or all of terms of this Offer or to replace, entirely or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether. HDFC Bank Limited and the Platform also reserves the right to discontinue the offer without assigning any reason and / or without any prior intimation whatsoever.
* The participation in the offer is entirely voluntary and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
* In case of all matters relating to the offer, including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, HDFC Bank Limited & the Platform ’s decision shall be final and binding on Cardholders in all respects.
* HDFC Bank Limited and the Platform holds out no warranty or makes no representation about the quality, of the goods offered/sold on the Platform.
* Images of products provided in advertisements/promotions are for pictorial representation only and HDFC Bank Limited and the Platform does not undertake any liability or responsibility for the accuracy of same.
* Nothing contained herein shall constitute or be deemed to constitute an advice, invitation, or solicitation to purchase any product and is not intended to create any rights and obligations.
* This offer by HDFC Bank Limited and the Platform is subject to applicable laws and regulatory guidelines/ regulations in force in India.
* HDFC Bank Limited and the Platform shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods purchased by the Card Holder/s under the offer.
* HDFC Bank Limited and the Platform shall not be held liable for any delay or loss that may be caused in delivery of the goods order from the Platform.
* The Platform  & HDFC Bank Limited retain the right to change or discontinue the offer at any time during the Offer Period. The decision of the Platform  & HDFC Bank Limited with respect to the offer shall be final and binding on the Cardholders.
* The Platform & HDFC Bank Limited reserve the right to disqualify any Cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer.
* All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the Cardholder. HDFC Bank Limited and the Platform will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
* Cardholders shall make payments through credit card EMI method, subject to the acceptance of the terms and conditions of HDFC Bank. The eligibility of the Cardholder to avail credit card EMI facility shall be subject to the sole discretion of HDFC Bank Limited and eligible Cardholders may have to make additional payment towards EMI charges. The EMI charges shall be subject to HDFC Bank’s policy.
* The Platform shall not be responsible or liable for non-eligibility or non-availability of EMI mode of payment or in case of any issues with regards to EMI transaction or any charges in relation to EMI mode of payment.
* In the event of any queries or cancellation of any EMI transaction, the Cardholders may directly reach out to HDFC Bank.
* This offer is not available beyond the Offer T&Cs, as also wherever (1) offers of this kind are prohibited under any applicable law, and (2) HDFC Bank Limited and the Platform has decided against availability of the offer  for any reason whatsoever.
* Both the Platform and HDFC Bank Limited shall not be in any way liable/responsible for the products purchased from the Platform.
* The Cardholder shall indemnify and hold  Tata Steel Limited and HDFC Bank Limited harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Tata Steel Limited and HDFC Bank Limited as a consequence of (i) violation of the Additional terms and conditions,; (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.
* These Additional Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the credit card, as the case may be, issued by HDFC Bank. In the event of any contradiction or disparity between the Offer T&Cs and the Additional Terms and Conditions, the Offer T&Cs shall prevail.
* Any person availing this offer shall be deemed to have read, understood and accepted these terms and conditions contained herein, as well as the Offer T&Cs.
* Any dispute in relation to the offer, and/or the terms and conditions contained herein, shall be subject to the jurisdiction of the courts in Mumbai only.
* Tata Steel’s Terms & Conditions, if any, will be additionally applicable to the offer and will be notified separately.
* The Cardholder shall also remain subject to the terms and conditions, policies of the Platform, in addition to the terms and conditioned contained under the Offer T&Cs and the Additional Terms and conditions.