

### **Rewards Redemption & Validity terms & Conditions**

Rewards Points are valid only for 2 years from the date of accumulation e.g.: - if you have received Reward Points in the month of May 2019, then same will expire in May, 2021.

- a. Easy EMI and e-wallet loading transactions will not accrue Reward Points/JP Miles.
- b. Reward Points/JP Miles accrued will be reversed if a retail transaction is converted into Smart EMI.
- c. Reward Points/ JP Miles accrued for Insurance transactions will have a maximum cap of 2,000 per transactions.