

Terms and Conditions .

I. DEFINITIONS:

- “**Alliance Partner**” shall mean Panoramic Tour & Travels Limited (Panoramic) who has entered into an alliance with Dhanalaxmi Bank for purpose of providing the Offer.
- “**Dhanalaxmi Bank Net Banking User/ Dhanalaxmi Bank Cardholders**” shall mean a person who holds an Dhanalaxmi Bank savings account, credit card account(s), loan / facility account(s), depository account(s) and/or any other type of account(s), so maintained with Dhanalaxmi Bank or its Affiliate which are eligible account(s) for the purposes of Dhanalaxmi Bank Net Banking Service(s) and who has received communication from Dhanalaxmi Bank with respect to the Offer.
- “**Dhanalaxmi Bank Net Banking Service(s)**” shall mean internet banking services of Dhanalaxmi Bank offered to Dhanalaxmi Bank Net Banking User.
- “**Offer**” shall mean such discount(s) /benefit(s) provided by the Alliance Partner on purchase of Products/Services using Dhanalaxmi Bank Net Banking Services, during the Offer Period on the Website.
- “**Offer Period**” shall mean the period commencing from January 5, 2012 to March 31, 2012 both days inclusive.
- “**Primary Terms and Conditions**” shall mean the terms and conditions applicable to Dhanalaxmi Bank’s internet banking facility/service.
- “**Products/Services**” shall mean the goods/benefits/facilities offered by the Alliance Partner.
- “**Website**” shall mean the following website of the Alliance Partner <http://www.travelhot.in>
- The Offer will be applicable on the use of Dhanalaxmi Net-banking or Dhanalaxmi Bank Credit/ Debit Cards.
- “**Void Transaction**” shall mean any transaction wherein the transaction has taken place but has been unsuccessful /cancelled /rejected by the Alliance Partner.

All capitalized terms used but not defined herein shall have the respective meanings prescribed to them in the Primary Terms and Conditions. These terms (“Terms”) shall be in addition to and not in derogation of the Primary Terms and Conditions. To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail.

II. OFFERS:

- To avail benefits under the Offer the Dhanalaxmi Bank Net Banking User/ Dhanalaxmi Bank Cardholders shall be required to book Domestic or International Tour/s/ Holiday Packages as mentioned hereunder on the Website using Dhanalaxmi Bank Net Banking Service(s) during the Offer Period.
- The Customer shall get a *Special discount of 10%* on regular Holiday Package Charges, both Domestic & International as mentioned in the paras below and also on Panoramic website, <http://www.travelhot.in/holidays-DL-Promotion.htm>. OR in Special Discount Section at <http://www.travelhot.in>
- In the booking Form the Customer will have to enter the **DEAL CODE (“D001”)** at the time of booking to avail the applicable discount as mentioned in the Offer.
- This Offer is only for Indian citizens who are resident in India and is only promotional offer by Panoramic; and shall be subject to availability at the time of booking of Tour/ Holiday Packages in the Offer/website.
- The information about Offer is correct at the time of publication.
- Dhanalaxmi Bank Net Banking User/ Dhanalaxmi Bank Cardholders cannot club two offers during

the same transaction/booking. Each booking should be done separately.

- Dhanalaxmi Bank Net Banking user/s /Dhanalaxmi Bank Cardholders, who are Travel Agents by occupation, are barred from buying Tour Packages for their customers using their own Dhanalaxmi Bank Debit & Credit Card or Dhanalaxmi Bank Net Banking Service. Panoramic reserves the right to cancel such bookings if such a case comes to the notice of Panoramic.

FREE INDIVIDUAL TOUR PACKAGES:

A. DOMESTIC TOUR PACKAGES:

15% discount to Dhanalaxmi Bank Credit/Debit Card & Net Banking Customers on the below domestic packages

1. Enchanting Himachal

6 Nights/7 Days

Regular Package @ INR 14450/- Per Person. After Special Discount: INR 12282/- Per Person

2. Colors of Kerala

7 Nights/8 Days

Regular Package @ INR 19085/- Per Person. After Special Discount: INR 16,222/- Per Person

3. Best of Andaman

6 Nights/7 Days

Regular Package @ INR 18500/- Per Person. After Special Discount: 15,725/- Per Person

B. INTERNATIONAL TOUR PACKAGES:

15% discount to Dhanalaxmi Bank Credit/Debit Card & Net Banking Customers on the below international packages

1. Amazing Australia

9 Nights/10 Days

Regular Package @ AUD 1945 Per Person. After Special Discount: AUD 1653 Per Person

2. Amazing South Africa

5 Nights/6 Days

Regular Package @ ZAR 9205 Per Person. After Special Discount: ZAR 7824 Per Person

3. Essential New Zealand

9 Nights/10 Day

Regular Package @ NZD 2370 Per Person. After Special Discount: NZD 2015 Per Person

III. TERMS AND CONDITIONS OF PANORAMIC:

1. This offer is exclusively for Dhanalaxmi Bank Net-banking Users and for Dhanalaxmi Bank Cardholders (both Debit card and credit card) and cannot be clubbed with any other offers / promotions / discounts being run by Panoramic from time to time.
2. Participation in the Offer by the Dhanalaxmi Bank Net Banking User/s/ Dhanalaxmi Bank Card User is on a voluntary basis.
3. The Dhanalaxmi Bank Net Banking User/s/ Dhanalaxmi Bank Cardholders may avail the Offer during the Offer Period or until the availability of seats, whichever is earlier.
4. This Offer cannot be clubbed with any other Offer that may be made available to the Dhanalaxmi Bank Net Banking User/s/ Dhanalaxmi Bank cardholders by the Alliance Partner.
5. The Offer is non-transferable, non-binding and non-encashable.
6. The Offer is not valid for any Void Transaction. The Dhanalaxmi Bank Net Banking User/s/ Dhanalaxmi Bank Cardholders are requested to read all the information, terms and conditions hereof and which is on the website of Panoramic, <http://www.travelhot.in/TermsCondition.aspx> before availing any Offer.
7. Inclusions and exclusions may vary from one package to another.
8. ***In case the customer fails to enter in the Form the required Deal Code and pay the amount through their Dhanalaxmi Debit card or Credit Card or through Dhanalaxmi Bank Net Banking, the customer shall not be eligible for the Offer.***
9. **Customer support Toll Free Phone Number** for any help/ clarification: **1800 209 9122**
10. Customer support email id: customersupport@travelhot.in
11. Confirmation of any booking made will solely be subject to availability of ticket(s)/seat(s) / room(s) with the airline(s) or hotel(s).
12. Panoramic does not make any warranty, express or implied, with respect to the services rendered by any of the airlines or any of the third parties for the Tour Package availed, participating in this Offer/promotion directly or indirectly and in no event will Panoramic be liable for consequential, incidental, special or indirect damages or for acts of negligence that are not intentional or reckless in nature, with respect to any airline or any other services by third parties.
13. Panoramic reserves the right at any time to add, alter or modify all or any of these terms and conditions or replace wholly or in part, this Offer by any other Offer, whether similar to this Offer or not or to withdraw it altogether without prior notice.
14. Any existing / future tax / charges levied shall be to the customer's account.
15. By availing any / all of the offers, the customer agrees to remain bound to all the terms & conditions mentioned herein, stated hereof and/or on the Website of Panoramic, <http://www.travelhot.in/TermsCondition.aspx>.
16. The discount is non-transferable, non-negotiable & not subject to encashment.
17. Any dispute or differences arising out of the Offer or otherwise relating hereto are subject to exclusive jurisdiction of competent Courts in Mumbai only, irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

IV. TERMS AND CONDITIONS OF THE BANK:

18. Dhanalaxmi Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Products/Services under the Offer provided by the Alliance Partner.

19. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Dhanalaxmi Bank Net Banking User/s/Dhanalaxmi Bank Cardholders due to provision of the Offer, shall be to the sole account of the Dhanalaxmi Bank Net Banking User/s. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Dhanalaxmi Bank Net Banking User/s/Dhanalaxmi Bank Cardholders.
20. All communication/ queries / issues/complaints / grievances,if any, relating to the Offer shall be addressed to Alliance Partner directly at customersupport@travelhot.in without any reference to Dhanalaxmi Bank. The same shall be addressed by Alliance Partner, only up to a period of 30 days after the date of transaction/acceptance of offer by Dhanalaxmi Bank Net Banking User/s/Dhanalaxmi Bank Cardholders.
21. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against Dhanalaxmi Bank and shall be addressed directly by the Alliance Partner.
22. The Offer is not available wherever prohibited and / or on products / services for which such Offers cannot be made available for any reason whatsoever.
23. Alliance Partner reserves the right to discontinue the offer or to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. Dhanalaxmi Bank also reserves the right to discontinue the publication of Offer on website without assigning any reasons or without any prior intimation whatsoever.
24. If any Dhanalaxmi Bank Net Banking User/Dhanalaxmi Bank cardholder ceases to be a Dhanalaxmi Bank Net Banking User/Dhanalaxmi Bank cardholder at any time during the currency of the Offer Period, all the benefits under the Offer shall lapse and shall not be available to such Dhanalaxmi Bank Net Banking User/ Dhanalaxmi Bank Cardholder, as the case may be.