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The Dhanalakshmi Bank Limited

Offer valid till 31<sup>st</sup> May, 2010.

#### Dhanlaxmi Bank - Terms & Conditions :

1. The Dhanalakshmi Bank Ltd ("the Bank") shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of or otherwise howsoever from any refusal by the merchant to honor the offer for any reason whatsoever.
2. The offer can be redeemed or exercised only by the valid credit cardholder.
3. Cardholders shall not be entitled to compensation / benefits / cash in any form whatsoever in lieu of these offers.
4. The Bank does not hold out any warranty or make any representation of the delivery, quality, suitability, delivery of the services offered by the merchant and the Bank shall not entertain any correspondence in this regard. The Bank is also not responsible for any delay or loss that may be caused in delivery of the goods and services. The cardholder agrees that he will not hold the bank responsible for any delay or loss or any defect in goods or service or refusal to honor or accept the offer.
5. The Bank reserves the right to disqualify Cardholder/s 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 or otherwise by use of the Card.
6. The Bank reserves the absolute right to change / modify / withdraw / suspend / cancel these offers at any time without giving any notice and without assigning any reason.
7. The decision of the Bank in all matters in connection with and incidental to these offers is final and shall be binding on cardholder/s.
8. Any person availing this offer shall be deemed to have read, understood & accepted these Terms & Conditions and also the specific offer Terms and Conditions.

\*Terms & Conditions apply