



प्रधान कार्यालय, प्लॉट सं. 4, सेक्टर 10, द्वारका, नई दिल्ली- 110075
 HEAD OFFICE PLOT NO.4, SECTOR-10, DWARKA, NEW

Benefits Cured with Card

PNB MASTERCARD PLATINUM RISE DEBIT CARD

Brand	Offer Details	Frequency	Terms & Conditions
OTT Play	Get 3 months Free OTT Play subscription with 4 OTTs (Sony, Zee5, Fancode and more)	Once per Year	<ul style="list-style-type: none"> In this offer, you will receive a 3-month free premium subscription to 4 OTT platforms on OTT Play. The offer can be used once per customer, and multiple offers cannot be combined. The offer can be redeemed only on the OTT Play platform. Users can cancel their subscriptions before the plan expires after purchase. Paytm and OTT Play reserve the right to change the offer terms at any time without prior notice. The Offer is non-transferable and cannot be exchanged for cash or cheque or any form of credit. Cardholders are not bound in any way to participate in the Offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the Offer is purely on a best effort basis and MasterCard does not assume any liability whatsoever regarding the Offer, the delivery of services or any incidental matter. No two offers can be clubbed together and no additional discount/offer will be applicable. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com MasterCard or the issuing bank will not be liable for the same.
Upgrad	Get a Career Counseling Session from Upgrad worth ₹ 999/- for free	Once per Year	<ul style="list-style-type: none"> In this offer you will get career counselling session from upGrad worth Rs 999 for FREE. The offer duration, specified by upGrad, may vary based on promotional periods; users must avail of the offer within the specified duration to be eligible for the benefits



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			<ul style="list-style-type: none"> upGrad reserves the right to modify or update these terms and conditions at any time without prior notice. Users are encouraged to review the terms periodically for any changes. Any disputes arising out of or in connection with this offer shall be resolved amicably between the parties. If a resolution cannot be reached, the matter may be escalated to the appropriate legal authorities. Upgrad shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Upgrad	Up to 8% discount enrolling in upGrad's programs. Giving average savings up to ₹ 20,000/- for the user	Once per Year	<ul style="list-style-type: none"> Eligibility: This offer is available to all individuals. Offer Duration: The offer duration will be specified by upGrad and may vary depending on the promotional period. Users must avail of the offer within the specified duration to be eligible for the benefits. Modification of Terms: upGrad reserves the right to modify or update these terms and conditions at any time without prior notice. Users are encouraged to review the terms periodically for any changes. Dispute Resolution: Any disputes arising out of or in connection with this offer shall be resolved amicably between the parties. If a resolution cannot be reached, the matter may be escalated to the appropriate legal authorities. By availing of this offer, users agree to abide by these terms and conditions set forth by upGrad. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to



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Jio Saavn	Get 3 months Free Jio Saavn Subscription	Once per Year	<ul style="list-style-type: none"> In this offer you will get a 3 months JioSaavn pro membership. As part of the offer use promo code at the time to check out on JioSaavn. Offer is applicable to new JioSaavn users only. Offer cannot be clubbed with any ongoing offers. This offer is not redeemable for cash or credit and cannot be exchanged for any other product or service and has no residual value. Paytm solely reserves the right to change offer terms at any time without prior notice to the customer. Paytm shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
District by Zomato	Buy 1 Get ₹ 200/- off on second ticket	Once per Year	<ul style="list-style-type: none"> Get 100% instant discount up to ₹ 200/- on the second movie ticket. Offer is applicable on booking a minimum of two movie tickets. The offer is applicable on booking movie tickets on District App. Please make sure to apply promo code before clicking on "Proceed to Pay". District by Zomato (Orbgen Technologies Pvt Ltd) reserves the right to withdraw or modify the terms and conditions of this offer at any time.
Cinapolis	Get 26% off on Movie Tickets at Cinapolis	Once per Year	<ul style="list-style-type: none"> In this offer you will get flat 26% off up to ₹ 100 on Movie Tickets at Cinapolis. The offer is valid on transactions undertaken on the website and app of Cinapolis. Offer is only valid for cinemas listed on Cinapolis digital channels. Movie tickets are subject to availability at the respective Cinapolis Cinemas.



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			<ul style="list-style-type: none"> Tickets once bought through, shall be considered sold and cannot be cancelled, refunded, or exchanged in any form whatsoever. Once the booking is completed, the confirmation e-mail/SMS received from Cinepolis, needs to be scanned/exchanged with cinema representatives to enter the cinema premises. Paytm and Cinepolis reserve the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Zomato Gold	Get Free Zomato Gold 3 months	Once per Year	<ul style="list-style-type: none"> In this offer you will get 3 Months Zomato Gold Membership. Redemption of code to only be done on Zomato app for the purpose of activating Zomato Gold membership. Offer cannot be clubbed with any other ongoing offer. Promo code can be redeemed from any city in India, however Gold benefits will be applicable in Gold-eligible cities only. Zomato Gold benefits are variable basis cities and can be checked on the Gold plan page after changing app location to desired location. Paytm and Zomato solely reserves the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Mcdonalds	Get Flat ₹100/- Off on Order at McDonald's	Once per Year	<ul style="list-style-type: none"> In this offer you will get flat ₹ 100/- off on order at McDonald's. Offer is valid on a minimum order value of ₹ 599/-. Offer Valid on McDelivery Order's only.



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			<ul style="list-style-type: none"> Offer Valid till stock ends. Offer Valid on App /Web & Msite. Offer Applicable on Advance & Regular orders. Offer Valid in West & South McDonald's India. Paytm and/or McDonald's solely reserves the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Taco Bell	Get a Taco at Taco Bell	Once per Year	<ul style="list-style-type: none"> In this offer, you will get a Free Veg Taco at Taco Bell The offer is applicable on minimum order value of ₹ 329/-. The coupon code is valid only once per user. Voucher code needs to be presented for claiming the offer on Taco Bell Counter. Discount is not valid on discounted meals, special combos, Value items and MRP products. Offer Valid only in Dine in & Take away. Paytm and Taco Bell solely reserves the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
FitPass	3 Months Free Subscription of FITCOACH	Once per Year	<ul style="list-style-type: none"> In this offer you will get 3 months free subscription of FITCOACH through FITPASS. Offer is applicable only on FITPASS app. Offer is valid only for one membership per user only.



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			<ul style="list-style-type: none"> As part of the offer a promo code will be issued to you once and can be used only once during the entire duration of the membership. Offer availed via use of promo code is non-transferable and cannot be refunded. Paytm solely reserves the right to change offer terms at any time without prior notice to the customer. Paytm shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Muscleblaze	Get Free 12 months Muscleblaze Premium Membership	Once per Year	<ul style="list-style-type: none"> In this offer you will get free 12 months Muscleblaze Premium Membership. You will also get flat 3% extra discount on all products. You can unlock extra discounts and additional savings on all MB products, launch offers and also get instant discounts on flash sales and deals on muscleblaze.com and MB android/iOS apps. As part of this membership you will also get free delivery on all orders. Paytm and Muscleblaze solely reserves the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Reliance Digital	₹ 500/- off on purchase of ₹	Once per Year	<ul style="list-style-type: none"> Minimum Transaction of ₹ 10,000/- to avail the offer. Maximum discount of ₹ 500/-



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	10,000/- and above		<ul style="list-style-type: none"> Customer can redeem the coupon only once. Customers can redeem the coupon code at Reliance Digital store or My Jio Stores. Coupon cannot be converted into cash. Offer is not applicable on Installation & services. Coupon code is made available only to select customers. Coupon code will not be valid on bulk purchase Offer is applicable on select brands & products only. Reliance shall not be responsible for loss or theft of Coupon code and no duplicate or compensation in lieu of the Coupon code shall be given by Reliance. Bearer of the coupon code shall be deemed to have read, understood and accepted these terms and conditions. Reliance shall not be liable under any circumstances towards any loss or damage or expenses or cost or any third party liability, whether directly or indirectly arising out of or in relation to use of Coupon code and availing the off/discount thereunder by the bearer. Reliance reserves its right to modify/amend the terms and conditions of the Coupon code at any time without prior notice and such modifications shall be binding on the user/bearer of the Coupon Code. Any dispute with regard to Product liability, guarantee, warranty and quality of the Products to be purchased under redemption of the Coupon shall be addressed to the respective Manufacturer/ Brand Owner and Reliance shall not be held responsible for the same. The guarantee and warranty of the Products shall be transferred, as received from the respective Manufacturer/Distributor. All disputes are subject to the jurisdiction of courts at Mumbai only. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to



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Lenskart	12 months Free Lenskart Gold Max Membership Worth ₹ 800/-	Once per Year	<ul style="list-style-type: none"> • In this offer you will get free 1 year Lenskart Gold Max Membership worth ₹ 800/-. • Offer code will only work when the GOLD Max 1 year membership is added in the cart. If any other product is added in the cart the code will not work. • Enjoy 5% cashback on your first order and 5% on all future orders. • Get 10% off on Aqualens Contact Lenses. • Buy 1 Get 1 Free is available on Eyeglasses & Sunglasses from Vincent Chase, Lenskart Air, John Jacobs, Hooper & Le Petit Lunetier. • Buy One Get One offer is valid on Eyeglasses + Sunglasses, Eyeglasses + Eyeglasses, or Sunglasses + Sunglasses. • Free Eye Test is available both at Home and in Stores. • A convenience fee of ₹ 49/- will be applied at checkout. • Membership is valid for 365 days from the date of purchase and can be redeemed through online transactions only. • Membership provides benefits for 2 orders per month, up to 12 orders per year. • Cashback is credited to your LK Cash+ wallet after 30 days from the estimated date. • Cashback is 100% redeemable on your next orders with GOLD Max. • Paytm and Lenskart solely reserves the right to change offer terms at any time without prior notice to the customer. • Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Myntra	Get Extra ₹ 400/- Off on Myntra	Once per month	<ul style="list-style-type: none"> • Get up to 90% off + an Extra ₹ 400/- off on minimum Spend of ₹ 1,999/- on Myntra app or website. • The code can be used once per customer.



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			<ul style="list-style-type: none"> Valid only on a selected catalogue for Paytm customers. The maximum discount per order is ₹ 400/- This offer is not valid at any alliance partner retail outlets / stores. Multiple coupons cannot be clubbed in a single order. The balance amount, after the discount is availed, will have to be paid by the customer at the time of purchase. In no case, whatsoever, can the discount amount be refunded, encashed or partly encashed. Myntra's Return and Exchange Policy offers you the option to return or exchange items purchased on Myntra's within 30 days of the receipt. In case of return of the purchased item refer. Return Policy. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Lifestyle	Get ₹ 500/- off on MOV of ₹ 2,499/-	Once per Year	<ul style="list-style-type: none"> In this offer you will get flat Rs.500 off on Lifestyle. As part of the offer use promo code at the time of check out on Lifestyle platform. Offer is applicable on minimum order value of ₹ 2,499/-. Offer is not applicable at physical stores. Offer cannot be clubbed with any other ongoing offer. Offer is not applicable on Beauty, Watches, Sunglasses, Perfumes, Face mask, Jockey, Fahrenheit, Manyavar Products & Home and Living products. Paytm shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. Paytm reserve the right to change offer terms at any time without prior notice to the customer.



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Tata Cliq Fashion	TATA CLiQ Fashion – 10% Instant Discount on Min ₹ 1,999/- Max Discount ₹ 500/-	Once per month	<ul style="list-style-type: none"> Instant discount on using pre-paid payments on all purchases made on Tata CLiQ Fashion E-commerce site (tatacliq.com), their respective Mobile site and mobile application during the promotion period for a Net Transaction Value* as per the offer chosen. The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code but before availing discounts under this Offer. In case CLiQ Cash is being used to make a partial payment, Net Cart Value will be calculated after reducing the amount being paid by using CLiQ Cash. The customer is advised to check the applicability of the discount before proceeding for Payment. Valid on Pre-Paid transactions only. Valid once per user during the offer period. In order to avail the offer code needs to be used while payment. The offer is only applicable on select products of lifestyle & fashion category. To avail the instant discount, the total payment of the transaction needs to be prepaid. Offer is available only on select products. Offer is not valid on Tata CLiQ Fashion Gift Cards, Brand Gift Cards, Insurance Products, Apple products, Seller Trent Limited, Pantaloons, Redtape, Underdog Athletics, Select Seller and Select Products, Page Industries Limited (Jockey), Landmark, select Brands and select Sellers, CLiQ Palette and CLiQ Luxury.



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			<ul style="list-style-type: none"> • This offer is valid for purchases made on the Eligible products during the “Offer Period”. Customers are required to check the product page of the product(s) if the offer is valid for that product. • Tata UniStore Limited reserves the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at any time at its sole discretion. • Tata UniStore Limited reserves the right to cancel an order in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated. • Maximum discount that can be availed per order will be as per the offers mentioned. • Offer cannot be combined with any other offer/promotion running on the site. • The discount offered will under no circumstances be settled in cash. • Any person availing this offer shall be deemed to have accepted all the terms and conditions. • Product warranty will be regulated by the Terms and Conditions mentioned on the Warranty Card of respective product/manufacturer. • Any query regarding “The offer” will be entertained for the offer duration. No correspondence on the same will be entertained after the aforementioned date from any person(s). • Pictorial representation of product(s) in communication(s) sent to the customers is purely representational. None of the Parties under any circumstance(s) will be responsible to the same. • Tata UniStore Limited is not charging anything from the customer for their participation in the offer. • It is not mandatory for the Paytm customers to participate in the offer. Participation in the Offer by the customer is voluntary. Participation in the Offer by the customer will be construed as acceptance of the Terms &



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			<p>Conditions of the Offer and customer is advised not to participate in the Offer if such Terms & Conditions are not acceptable.</p> <ul style="list-style-type: none"> • “The Offer” is being made purely on best effort basis. • In case of complete cancellation of the order by the customer the transaction will not qualify for “The Offer”. In case of partial cancellation of the order, the customer shall qualify for “The Offer” only on the basis of the net amount payable. • Offer(s) are valid on the respective site – Fashion (www.tatacliq.com), the app and the mobile site. • In case of any disputes, the decision of Tata UniStore Limited will be final and binding. • Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Limited platform. • The Offer is valid only in India. The minimum age of the customer has to be above 18 years on the day of the purchase. • This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures. • Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
FastTrack	Flat 60% off on Tees by FastTrack Sunglasses	Once per Year	<ul style="list-style-type: none"> • In this offer you will get flat 60% off on Tees by FastTrack Sunglasses. • As part of the offer use promo code FT60 at the time of check out on FastTrack platform. • Voucher code is valid only on Titan Eye+ Web and App, not in the Titan Eye+ stores / marketplaces.



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			<ul style="list-style-type: none"> • Titan Eyeplus provides 7 days replacement or return. • This offer cannot be combined with any other offers on the Website/App. • Paytm solely reserves the right to change offer terms at any time without prior notice to the customer. • Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Bewakoof	Get Extra ₹ 150/- off on Bewakoof	Once per Year	<ul style="list-style-type: none"> • Offer is applicable on a minimum transaction of ₹ 799/- • Offer is applicable on all products at https://www.bewakoof.com/ • Offer cannot be clubbed with any other offer/voucher/combo • For any query email us at care@bewakoof.com • Offer not applicable on COD. • Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Flying Machine	Get Extra ₹ 500/- Off on Flying Machine	Once per Year	<ul style="list-style-type: none"> • Get Extra ₹ 500/- off on minimum spend of ₹ 5,000/- at the Flying Machine Retail Stores. • The maximum discount that can be availed through this offer is ₹ 500/-. • This voucher cannot be clubbed with any other sale, discount, promotion or offer running at the store at the time of redemption. • At the time of redemption, if the total bill value exceeds the value of the Gift Voucher, then the difference would have to be paid by the customer immediately. • No duplicate voucher will be issued, if this voucher is lost or misplaced by the customer. • This coupon code is valid only once per user.



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			<ul style="list-style-type: none"> Paytm and Flying Machine reserve the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
FNP	Flat ₹ 100/- off on any Ferns N Petals purchase	Once per Year	<ul style="list-style-type: none"> In this offer you will get flat ₹ 100/- off on any Ferns N Petals purchase. The offer is applicable on all transactions on Ferns N Petals website and app only and is not valid on Ferns and Petals stores. As part of the offer 1 promo code will be issued to you per month and can be used only once during the month. Offer cannot be clubbed with any other ongoing offer. Paytm reserve the right to change offer terms at any time without prior notice to the customer. Paytm shall not be liable nor responsible for any actions or inaction of service providers nor any breach of conditions, representations or warranties by the supplier or service providers and hereby expressly disclaim any and all responsibility. For any issues related to this offer, please reach out to us on 0120-4456-456 or https://paytm.com/care. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Flower Aura	Get Flat 20% Off on Minimum Order Value of	Once per Year	<ul style="list-style-type: none"> In this offer you will get 20% Off on minimum order value of ₹ 999/-. The maximum discount that can be availed is ₹ 249/-. The offer is applicable only for one time per user. Offer cannot be clubbed with any other ongoing offer.



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	₹ 999/- on Flower Aura		<ul style="list-style-type: none"> Paytm reserve the right to change offer terms at any time without prior notice to the customer. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Paytm Bus	Flat ₹ 300/- Off on Paytm Bus Tickets	Once per quarter	<ul style="list-style-type: none"> In this offer you will get Flat ₹300/- instant discount on minimum order value of ₹1,000/-. Offer is valid once every 3 months per user. The code is not applicable to RTCs. To avail the discount, user needs to have a verified mobile number on Paytm. Cancelled orders are not eligible for discount. Paytm reserves its absolute right to withdraw and/or alter any terms and conditions of the offer at any time without prior notice. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com. MasterCard or the issuing bank will not be liable for the same
Domestic	1 Domestic Lounge / Year	1 Domestic Lounge / Year	

***Terms & Conditions apply**

****Promotional offers and schemes are often time-sensitive and can be modified or withdrawn at any point of time. To stay updated on the offers mentioned herewith, always refer to the Bank's official website.**



Benefits Cured with Card

MASTERCARD DEBIT CARD VARIANTS – FEATURES & REDEMPTION PROCESS

General Steps to redeem offer bundle

- Go to the PNB Mastercard Rewards page : <https://pnbmastercardrewards.paytm.com/>
- Enter your phone number and click "Log In." You will receive a One-Time Password (OTP). Enter the OTP to proceed.
- Choose your PNB debit card from the list.
- Enter your PNB debit card details for verification.
- You will be asked to complete a small ₹1 transaction. This is a refundable charge to ensure your card is valid.
- Once your card is verified, you can browse and select any available offer you wish to use.
- **Important Note:** Any dispute regarding delivery, service, suitability, merchantability, availability or quality of the offer/or product/services availed under this offer must be addressed in writing, by the cardholder directly to Helpdesk.paytmfirst@paytm.com, MasterCard or the issuing bank will not be liable for the same.