

Terms & Conditions – Up to 36 Months 0% Installment Plans on Any Educational Payments

1. The “Up to 36 Months 0% installment plan for Any Educational Payments ” (hereinafter referred to as the “IPP Promotion”) is valid on purchases made via POS or e-commerce and is exclusively available to **Selected NDB Platinum ,Signature and Infinite Credit Cardholders** (hereinafter referred to as "the Cardholder").

2. The promotion period is from **valid till 31st December 2025** (hereinafter referred to as "the Promotion Dates").

3. Transactions performed during the Promotion Dates are eligible to be converted into a up to 36-month 0% installment plan.

4. A one-time processing fee will be applicable on each transaction converted under the “IPP promotion as below.

Tenor	One-time processing fee
12 Months	Rs. 2,000
24 & 36 Months	Rs. 3,500 or 2% of the transaction value, whichever is higher, will be applicable

5. For 36 & 24 months installment plans, **minimum eligible transaction value is Rs 50,000/-** and **maximum transaction** value that can be converted under the promotion is **Rs 2,000,000**.

6. For 12 months installment plans, **minimum eligible transaction value is Rs 25,000/-** and **maximum transaction** value that can be converted under the promotion is **Rs 1,000,000**.

7. Eligible cardholders under the IPP promotions shall call 011 74488 88 and request for the conversion within 7 days of the transaction date.

8. The IPP promotion not valid on Cash advance, Fuel, Casino’s transaction or any transaction that is not for personal usage or as deemed not eligible by the bank.

9. If any dispute arises regarding any of the Terms and Conditions contained herein, the decision of the Bank shall be final.

10. The Bank reserves the right to modify or change all or any of the rules applicable to this Promotion and/or features of this Promotion at any time and also reserves the right to extend or shorten the duration of the Promotion and/or withdraw or cancel the Promotion at any time without prior notice.

11. General terms and conditions pertaining to Credit Cards of the Bank will continue to apply.