Terms and Conditions
NDB NEOS – November - December CEFT Fee Rebate Campaign

1. Eligibility
This promotion is applicable only to the NDB NEOS customers who newly on boarded in the month of November & December.

2. Campaign Period
The promotion will be valid from **6th November to 31st December 2026,** both dates inclusive.

Only CEFT transactions successfully completed via NDB NEOS during this period will be considered.

3. Promotion Mechanics
Customers will be entitled to receive a CEFT fee rebate on a maximum of four (4) CEFT transactions completed through NDB NEOS during the campaign period

4. Rebate Credit
The applicable CEFT fee rebate will be credited to the customer's NDB account on month end following the completion of CEFT transaction.

5. Exclusions
Failed, reversed, or canceled CEFT transactions will not be considered for the purpose of this promotion.

CEFT transactions performed outside the campaign period will not qualify for the rebate.

6. General Conditions
The Bank reserves the right to amend, modify, or change any of the rules or features of this Promotion at its discretion.

The Bank also reserves the right to extend, shorten, suspend, withdraw, or cancel the Promotion at any time without prior notice.

In the event of any dispute relating to this Promotion or these Terms and Conditions, the decision of the Bank shall be final and binding.