

Offer Construct:

1. The CROMA offer details for the Onam day campaign is as under
 - 1.1. 10% off up to Rs. 2,500/- on MTV of Rs. 15,000 for Full Swipe/Non-EMI transactions.
 - 1.2. 10% off up to Rs. 3,000/- on MTV of Rs.15,000 for EMI transactions.
2. Offer is valid on Canara Credit Cards only.
3. Velocity: Once per card per customer during offer period.
4. The offer is valid from 22.08.2025 till 05.09.2025.
5. The offer is applicable only in KERALA state.

Redemption Process:

6. Visit any Croma store in KERALA state to avail the offer. (Offline stores only)
7. Ensure your purchase meets the minimum invoice value of INR 15,000/-
8. The applicable instant discount will be applied at checkout.
9. Pay using Canara Credit Card and enjoy your savings!
10. Canara Corporate Credit Cards are not eligible for this offer.

Important Notes:

- IRL/Canara Bank reserves the right to modify or exclude cashback on specific brands, categories, or SKUs to manage cash burn.
- Online cashback may vary by category, brand, and model. For details , please contact the sales person at Croma offline stores.
- Multi-bank offers will run concurrently; no exclusivity to any issuer.
- Offers not valid in TRIBE (Apple) stores.
- BAU offers will be paused during the tactical campaign for Kerala state.

Terms and Conditions

1. Offer is applicable only on KERALA state Croma physical stores.
2. Offer and code is NOT applicable on Croma.com or Tata Neu,
3. Offer valid from 22.08.2025 till 05.09.2025
4. Final binding of all the terms to be decided by Croma/Canara Bank. Any other terms arising beyond the above is not applicable
5. Offer not valid in TRIBE (Apple) stores.
6. Terms of the offer may change from time to time as decided by Croma/Canara Bank.
7. Any disputes arising out of the offer, will be settled in the courts of Mumbai jurisdiction.

Other T&Cs

Offer details as shown are based on information provided by the Merchant. No warranties are made by Canara Bank that the information is correct. Please check directly with Merchant to confirm the availability and validity of the Offer.

The Merchant is the sole provider of all goods and/or services under this offer. Accordingly, the Credit Card holder understands, acknowledges and agrees that the procurement by him/her of any goods and/or services under this Offer shall constitute a contract solely between the merchant and him/her, and Croma/Canara Bank is not, nor will become, a party thereto.

1. By utilizing or attempting to utilize any of the goods and services under this Offer, the Canara Credit Card holder understands, acknowledges and agrees that:
 - Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the cardholder of any goods and/or services under this offer (each a “Claim”) shall be settled by the Canara Credit Card holder directly with the Merchant, and Canara Credit Card holder shall not make any Claim against Canara Bank.
 - Without prejudice to the foregoing, and to the fullest extent permitted by law, Croma/Canara Bank shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the Offer or goods and/or services provided under the Offer.
2. Canara Bank will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it and the same shall be at the sole risk and consequences of such seller(s) and without reference to Canara Bank.
3. By participating in this Offer you agree to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (subject to change) of the Platform and the terms and conditions of respective seller shall be applicable on the Cardholder
4. The Canara Bank and Croma reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.

5. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time of the respective Offer.
6. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on the best effort basis.
7. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer.
8. You understand that Croma may share your transactional data with the Canara Bank for the purposes of this offer and for checking your eligibility for their products and services and by participating in this offer, you consent to this sharing of your data for these purposes.
9. All liability with respect to the products purchased lies with the respective sellers and the Canara Bank shall not be in any way responsible for the same.
10. Canara Bank shall not be held liable for any delay or loss that may be caused in delivery of services.