

RCC on UPI Linkage and Activate Cashback Offer – T&C and FAQ

Terms and Conditions for Cashback

These terms and conditions (“**Terms**”) shall be applicable to a USFB RuPay credit cardholder, for participating in this cashback offer (“**Offer**”) provided by National Payments Corporation of India (“**NPCI**”). Any USFB RuPay credit cardholder participating in the Offer shall be deemed to have read, understood and accepted these Terms, and these Terms shall be in addition to and not in derogation of other applicable terms and conditions applicable on the USFB RuPay credit cardholder and/or such other terms and conditions as may be specified by NPCI with respect to its products/services i.e., RuPay Cards and Unified Payments Interface (“**UPI**”).

1. Offer Overview

- a. This Offer is provided by NPCI, for its product ‘RuPay’ - a card scheme, in collaboration with all issuer/member banks of ‘RuPay’ who are authorized and licensed by NPCI to issue USFB RuPay credit cards (“**USFBL**”).
- b. For the purpose of these Terms, an ‘Eligible Transaction’ shall mean a set of two transactions where each transaction amount is equal to or greater than INR 250, made by the USFB RuPay credit cardholder pursuant to linking their USFB RuPay Credit Card on UPI (“**RCC on UPI**”) during the Offer Period (defined below).
- b. Under this Offer, eligible cardholders will receive a flat cashback of INR 250 upon making the Eligible Transaction, through RCC on UPI during the Offer Period, subject to these Terms.

2. Offer Period

- a. The Offer shall be valid from 7th January, 2026 to 31st March, 2026 (“**Offer Period**”).
- b. NPCI reserves the right to modify the Offer Period and modify, extend, suspend, or withdraw the Offer, in whole or in part, at any time, including before the end of the Offer Period, without prior notice, solely at NPCI’s sole discretion.

3. Eligibility of the USFB RuPay cardholder for receiving cashback

- a. The Offer is applicable only to resident Indian RuPay Cardholders holding a valid, active, non-hotlisted USFB RuPay Credit Card issued by USFBL.
- b. The Offer is applicable per USFB RuPay Credit Card. An individual to whom multiple USFB RuPay Credit Cards are issued by USFBL may be eligible for the Offer separately on each eligible RCC on UPI transaction.
- c. RuPay commercial cards and/or corporate cards are not eligible for this Offer.
- d. To qualify as a USFB RuPay credit cardholder for this Offer:
 - i. The RuPay cardholder must not have made any transaction using their RuPay Card between 1st January 2025 and 31st December, 2025; and

ii. The RuPay cardholder must complete their first eligible RCC on UPI transaction during the Offer Period.

4. Details of Eligible Transaction

a. To qualify for the cashback in the Offer:

i. The RCC on UPI transaction must be an Eligible Transaction; and

ii. The Eligible Transaction must be a successful transaction.

b. Only such RCC on UPI transaction, which are determined by NPCI as Eligible Transactions, shall qualify under this Offer.

c. Failed, reversed, cancelled, disputed, or refunded transactions shall not be considered for eligibility.

5. Cashback details

a. RuPay cardholders eligible for this the cashback, as determined by NPCI in its sole discretion, will receive a flat cashback of INR 250 per eligible USFB RuPay Credit Card.

b. The cashback of INR 250 shall be credited to the same Credit Card account used for the eligible RCC on UPI transaction by USFBL of such USFB RuPay Credit Card.

c. Cashback shall be credited within sixty (60) days from the date of the eligible transaction by USFBL of such USFB RuPay Credit Card, that was used to make the RCC on UPI transaction.

d. No interest, compensation, or alternative benefit shall be payable if there is any delay in crediting the cashback or if NPCI decides in its sole discretion to revoke the Offer during the Offer Period.

6. Grievance redressal

a. USFBL shall be the primary point of contact for USFB RuPay cardholders communication relating to RCC on UPI or any other transaction's status, cashback's credit status; and bank or credit account-related queries. Please refer Credit Card MITC on Bank's website for further information <https://www.utkarsh.bank.in/personal/cards/credit-card>.

b. NPCI shall be responsible for resolution of Offer-related grievances in accordance with applicable laws.

7. General Conditions

a. The Offer cannot be exchanged for cash; transferred or assigned; or clubbed with any other offer provided by NPCI or USFBL.

b. NPCI shall not be responsible for any technical failure while processing the RCC on UPI transaction; transaction processing issues at merchant or USFBL's end; or delays or failures caused by USFBL or any other third-party.

c. NPCI's decision on eligibility, cashback computation, and Offer Period and validity shall be final and binding on the RuPay Cardholders and USFBL.

d. NPCI reserves the right to disqualify any individual/ RuPay cardholder from this Offer, if any fraudulent activity is identified by NPCI or USFBL.

e. By participating in this Offer, customer/individual/RuPay cardholder agrees that NPCI or/and USFBL will not be held liable or responsible for any loss or damage whatsoever incurred to such customer/individual/RuPay cardholder in connection with the Offer.

f. Successful participation or an attempt to participate in the Offer constitutes acceptance of these Terms and Conditions.

8. Governing Law & Jurisdiction

These Terms and Conditions shall be governed by and construed in accordance with the laws of India, and competent courts of Mumbai shall have exclusive jurisdiction over any disputes arising out of or in connection with these Terms and Conditions.

FAQs

Question: What is the Offer/campaign about?

Answer:

Link your USFB RuPay Credit Card (CC) on UPI and complete any two CC UPI transactions of ₹250 and above within the Offer Period

Question: Who is eligible to participate?

Answer: USFB RuPay credit cardholders who have not transacted on RCC on UPI during calendar year 2025 (i.e., from January 1, 2025 to December 31, 2025) and transaction during the Offer Period are eligible. Active USFB RuPay credit cards linked to and used on UPI, for the first time during Offer Period are eligible.

Question: What is the Offer Period?

Answer: January 7, 2026 to March 31, 2026.

Question: Do I need to link my USFB RuPay Credit Card to UPI first? How?

Answer: Yes. Link your USFB RuPay Credit Card in any of the UPI mobile application (for e.g., BHIM), then complete any two CC UPI transactions of ₹250 and above within the Offer Period to qualify for a cashback of flat INR 250. (Standard merchant categories on UPI CC apply.)

Question: Can I earn cashback on multiple and distinct USFB RuPay credit cards?

Answer: Yes, if you have multiple and distinct USFB RuPay Credit Cards, each USFB RuPay Credit Card, upon linking with UPI and making any two transactions of equal to or above INR 250 can qualify once.

Question: If an individual is becomes eligible for the cashback, when will they get the cashback credited to their USFB RuPay Credit Card account?

Answer: USFB RuPay credit cardholder eligible for cashback will get the cashback within 60 days from the date of transaction made by them on RCC on UPI.