

Terms and Conditions

1. General

1.1 The "IndianOil XTRAREWARDS™ Program" is a Program developed to reward individuals/corporates shopping from select Retail outlets of IndianOil and affiliates, franchisees and outlets of alliance partners with whom Indian Oil Corporation Ltd. may have alliance from time to time. Participation in the Program is subject to these Terms & Conditions, which may be changed by IndianOil Corporation Ltd. from time to time without notice and shall be deemed to constitute acceptance by the participant of such Terms and Conditions as amended from time to time.

2. Definitions

In these Terms & Conditions, unless the context otherwise requires

2.1 "IXRP" means IndianOil XTRAREWARDS™ Program constituted hereunder.

2.2 "IndianOil" means Indian Oil Corporation Ltd., (Marketing Division) having its Registered Office at IndianOil Bhavan, G-9, Ali Yavar Jung Marg, Bandra (East), Mumbai – 400051 and also includes its group companies and subsidiaries like Assam Oil Division (AOD).

2.3 "Member Service Centre(s) (MSC)" means the service center(s) set up for the administration and management of XRPs. Presently, these are run on behalf of IndianOil by a third party and can be contacted at **1800-200-5611** (toll free)

2.4. "Channel partners" or "authorized channels" mean dealers, direct selling agents or any other personnel who are authorized by IndianOil for selling XTRAREWARDS cards.

2.5. "Physical cards" means cards which are obtained by paying Rs 60/- (MRP) as enrollment fee and submitting the hard copy of the application form to concerned channel partner.

2.6"Virtual Card" means cards which are obtained by filling the application form online at [**2.7.**"Registered Mobile Number \(RMN\)" is the mobile number which is submitted in the application during the enrolment to IXRP.](https://cx.indianoil.in/webcenter/portal/Customr/pages_xr,thru Paytm/Phonepe/GPay/IndianOil One apps or platforms or thru any other enrolment campaign run by IndianOil through its business apps or portals thru any co-branded arrangement with alliance partners. There is no fee charged for obtaining Virtual cards.</p></div><div data-bbox=)

2.8 "Membership Card" means all IndianOil XTRAREWARDS™ Membership Cards, whether co-branded or otherwise, Physical card or Virtual card, issued to each Member of IXRP.

2.9 "Member" means Member of IXRP, whether individual or corporate, who has been issued an IndianOil XTRAREWARDS™ Membership Card, whether co-branded or otherwise, Physical or Virtual Card Holder, with a Membership Number allotted to it and who has used the card atleast once.

2.10 "XRP" mean the XTRAREWARDS™ Points earned or accumulated by the Member from participating IndianOil outlets, affiliates and franchisees. The purchase from IndianOil would mean purchase on fuels, lubes and services available at these outlets as decided by IndianOil from time to time.

2.11 "Rewards" means the rewards, which can be obtained by a Member by redeeming XRP earned as set out in the Redemption Catalogue subject to Terms and Conditions mentioned therein.

2.12 "IXRP Membership Kit" means the Membership Kit provided to the Member along with these Terms & Conditions during enrolment for physical cards. In case of virtual cards, the member will be accepting to the Terms & Conditions available in the respective portal/platform.

2.13 "Participating Establishments" mean all participating IndianOil Retail Outlets, affiliates and franchisees with whom IndianOil may have alliance from time to time and from where XRPs are awarded to a Member on purchasing goods/services as specified at 2.10 above.

2.14 "Family Members" of an individual Member mean his/her spouse, children and parents.

2.15 "Web Site" means the IndianOil XTRAREWARDS™ Web Site https://cx.indianoil.in/webcenter/portal/Customer/pages_xtrarewards.

2.16 "Applicant" is defined below

2.16.1 An individual or corporate who has/have obtained the pre-activated Membership Card, who has completely filled up physical application form and has submitted to Channel partner or yet to submit it to Channel Partner, irrespective of whether the Membership Card is being used or not, subject to the Terms and Conditions herein. This is Category I Applicant.

2.16.2 An individual or corporate wishing to enroll themselves as a Member of IXRP, subject to the Terms and Conditions herein, through the Web Site, Paytm/Phonepe/GPay/IndianOil One app/platform, thru any other enrolment campaign run by IndianOil through its business apps or portals or thru any co-branded arrangement with alliance partners. This is Category II Applicant.

3. Conditions of Enrollment

3.1 Enrollment is open to individuals aged 18 years or above and Corporates.

3.2 Membership is open only to individuals who are ordinarily resident in India. In the case of Corporates, they have to be incorporated in India. The XRPs are available only for purchases of goods and services within the country at Participating Establishments as specified at 2.13 above.

3.3 An eligible applicant (Individual or Corporate falling in either Category I at 2.16.1) can receive a pre-activated Membership Card from participating IndianOil or other channel partners as decided by IndianOil from time to time on payment of the prescribed non-refundable membership fee in vogue by Cash or any other mode as decided by IndianOil from time to time, and start earning XRPs against purchases at Participating Establishments. A Category I applicant, by virtue of already having received the Membership Card, will be regarded as a Member for the purposes hereof only on receipt of his/her/their completely filled application form in English, subject however, to the application being found in order & meeting eligibility requirements. The application has to reach IndianOil MSC within 60days of the first transaction at any of the participating establishment. Clicking on the "I/We agree to the Terms & Conditions" key in the Application Form would be construed as the applicant (both Categories) has signed the Form and agreeing to the Terms & Conditions herein. In the case of Category I Applicant, the earning of XRPs pending receipt of completely filled up application form in English will be allowed but redemption of earned XRPs will not be allowed. Also, application forms not filled up completely will be considered as invalid and hence the applicant will automatically become ineligible to be a Member and its accrued benefits even if he/she/they is/are in possession of the pre-activated Membership Card and earning XRPs against purchases at Participating Establishments. The XRPs so collected will then become null and void. Category II applicant will become a member of IXRP immediately after successful submission of application online. He/she can start earning and redeeming XRPs instantly against purchases at participating establishments.

3.4 Individuals/Corporates whose completely filled up application forms in English are not received by MSC within 60days of the first transaction at any participating establishment will not be eligible for the redemption of XRPs even if they are earning XRPs from Participating Establishments.

3.5 The Terms & Conditions listed here after are applicable to all members of IXRP.

3.6 Each Membership Card is strictly personal to the Individual/Corporate to whom it has been issued and is Non-Transferable. However, Family Members of an Individual Member, to accumulate XRPs, can use the Individual's Membership Card. Corporates will mention the name of their authorized representative in the Application Form and the same will be rubber stamped with their official Corporate Seal (applicable to physical Application Forms filled up and sent to the MSC). Names of authorized representative and other details received thru such physical Application Forms and/or Web Site will be construed as genuine and IOC will not be responsible and/or liable for consequences arising out of it acting upon such requests should any fraud, trick, forgery, impersonation or misrepresentation be involved in such requests. IndianOil's decisions will be final and binding in the entire process. The Member will be fully responsible for ensuring adequate precautions and will also be fully responsible for all

liabilities/consequences arising out of any action/s taken by IndianOil based on not only such data so received by IndianOil but also on actions/requests received and/or carried out by such an authorized representative and/or impersonator.

3.7 Any tax, charge or other liability incurred by the Member as a result of his/her/their Membership to XRP's or the use of any Reward or other benefit shall be to the Account of and shall be the sole responsibility of the Member.

3.8 By applying for Membership to IXRP, the Member explicitly authorizes IndianOil as also any of the organizations with which IndianOil may finalize arrangements, to use data stored of the Member for marketing or communication purposes as detailed herein.

3.9 It is clearly understood that members can continue to earn XRP's for their transactions at participating establishments but would be barred from redemption of the earned XRP's, if their completely filled up Application Forms as mentioned at 3.3 and 3.4 are not received by the MSC or website even if the Member has sent the same or handed it over under acknowledgement to any of the authorized channels. IndianOil's decision will be final and binding and no dispute in this regard will be entertained.

4. Membership Cards

Validity, Renewal Fee, Ownership

4.1 A Membership Card is valid for lifetime subject to the other Terms and Conditions herein provided. However, IndianOil reserves the right to change the period with/without prior notice to the cardholder at its sole discretion.

4.2 A Membership Card is not a Transaction Card. It also does not confer upon the Member any right or benefit other than as laid down in these Terms & Conditions.

4.3 All Membership Cards, even after their issuance, remain the property of IndianOil and must be returned upon termination of membership or sought by IndianOil hereunder for any reason.

Lost, stolen or damaged Card

4.4 Subject to the other provisions hereof, a Member shall immediately notify for blocking the Membership Card to help desk/Call centre -1800-200-5611 (toll free), if the same is lost, stolen or damaged.

4.5 The Member can then enroll for virtual card membership and inform the details of the new card to our call centre. Upon request to the call centre, the new Card account will be credited with as many XRP's as were available in our Systems at the time of receipt and acknowledgement of the lost card notification. The Member's personal details as available in the old Card account will also be transferred to the new Card account.

4.6 Until the new Card is created and notified as mentioned at 4.5 above, the Member shall not be eligible to get XRP's on any of his/her/their transactions at Participating Establishments. IOC reserves the right to fix a fee for card replacement at its discretion from time to time. Requests received for blocking and/or replacement of lost, stolen or damaged card thru any of the processes defined by IOC would be construed as genuine and IOC will not be responsible and/or liable for consequences arising out of it acting upon such requests should any fraud, trick, forgery, impersonation or misrepresentation be involved in such requests. IndianOil's decisions will be final and binding in the entire process. The Member will be fully responsible for ensuring adequate precautions and will also be fully responsible for all liabilities/ consequences arising out of any request received for blocking and/or replacement of a lost, stolen or damaged card either from the Member or from any impersonator. No disputes in this regard will be entertained.

5. Earning or Accumulation of XRP's

5.1 For purchases at IndianOil, the XRP's credited presently are given below. However, IndianOil and other Participating Establishments, individually or severally, reserve the right to revise the XRP's being offered from time to time, with or without any prior notice to the Member at their sole discretion.

Product	XRP's Awarded	Unit of Purchase (Rs.)
Petrol, XtraPremium,	1	75

Product	XRPs Awarded	Unit of Purchase (Rs.)
Diesel, XtraMiles, CNG,	1	75
AutoLPG	1	75
Loose Lubes	1	75
Packed Lubes	1	75

5.2 Award of XRPs on purchases at participating IndianOil Retail Outlets are subject to floor limits as might be specified by IndianOil from time to time, with or without any prior intimation to the Members. The current daily and monthly transaction floor limits for accrual of XRPs are Rs 5000/- and Rs 12,000/- respectively.

5.3 A Member will also be credited with additional XRPs (which shall be referred to as Add-On XRPs) when the Member makes use of facilities from any other non-conflicting rewards programs that have an agreement with IndianOil for swapping of points.

5.4 XRPs and Add-On XRPs (when introduced) are neither negotiable nor redeemable for cash or in any manner other than as provided in these Terms and Conditions.

5.5 To earn or accumulate XRPs, a Member must, each time they/he/she purchases goods and services at Participating Establishments:

a. Present his/her/their Membership Card or enter Registered Mobile Number at the payment counter at the time of payment to enable XRPs being credited into their account

b. Follow procedures for Accrual and Redemption as may be advised from time to time by IndianOil

5.6 It is also expressly agreed and understood by the Member that the onus for proving the purchase, which qualifies for XRPs shall rest solely with the Member.

5.7 Apart from other provisions hereof, any Membership Card that has had no transactions for 12 continuous months will be treated as a Dead Card and such a card membership will be hot listed as a result of which they will not be entitled to any benefits including earning or redemption of XRPs. For the reactivation of the card, the customer has to speak to our call centre at **1800-200-5611** (toll free). IndianOil's decision will be final and binding and no dispute in this regard will be entertained.

5.8 Subject to what is stated herein, all purchases of applicable goods and services made at Participating Establishments by the Member qualify for accrual of XRPs as defined.

5.9 XRPs are credited only after a Member has actually completed purchase and not immediately after ordering. Members are not entitled to XRPs for products/services ordered but delivery not taken.

5.10 IndianOil may debit the account of a Member for XRPs credited incorrectly and inform the Member accordingly.

5.11 No XRPs will be credited in respect of products taken on redemption.

5.12 If the customers opt to earn Reward points of any alliance partners (like Intermiles, Co-Branded cards with Banks etc) on purchases at IndianOil Retail Outlets, then customers will not be given XRPs for that particular transaction. Customers can earn only one of these- either XRPs or partner Rewards points, for that particular transaction and not rewards points from both the programs

6. Rewards

6.1 A Member may request a Reward and acceptance of such requests is subject to the Member authorizing the debiting of XRPs from his/her/their account through redemption operation by validating with OTP received on RMN. Debiting the XRPs/registering redemption requests by validating with the OTP received on their RMN would be construed as an irrevocable authorization by the Member and no disputes in this regard would be entertained

6.2 Rewards are not negotiable and non refundable. Members seeking redemption have to indicate an alternate option to take care of non-availability of the first preferred option. Redemptions are also subject to availability of the selected item/s at that time. In case of non-availability, Members have to choose an item that is available. However, in such an event, the XRP's needed for that particular product will be debited to the account of the Member.

6.3 IndianOil is not responsible for any failure of performance of the selected product/ service/voucher or its manufacturers/service provider/retailers and affiliates of the vendor or supplier or manufacturer. The products, and services and vouchers are offered in good faith and Terms and Conditions that are applicable by individual manufacturers/service providers will be applicable on their products/services/vouchers. Any kind of dispute over the same must be taken up by the concerned Member with the manufacturer/service provider/retailer and affiliate of the vendor or supplier or manufacturer directly.

6.4 IndianOil will not be held responsible if any supplier/manufacturer of any items mentioned in the Rewards Catalogue withdraws, cancels, alters or amends the items or its specifications. Any perceived deficiency in the quality of a Reward or their service and/or any liability/claim arising out of that has to be taken up directly with the supplier/manufacturer/vendor/Service Provider/affiliate and IndianOil will not be responsible for the same on any account.

6.5 All items available for Rewards are subject to availability, supplier warranties and restrictions at the time of Rewards. IndianOil provides no warranty whatsoever with respect to those items or for their suitability for any purpose. Cardholders have to give an alternate option while redeeming for redemption.

6.6 All travel Rewards, whenever offered, are subject to availability and certain embargo dates and/or flights as decided by the Airlines from time to time. Redemptions on air tickets would not be available for such periods and flights. Further, all taxes, surcharges, duties, levies etc. as applicable from time to time shall be borne by the Member.

6.7 IndianOil, at its discretion, reserves the right to verify and check the genuineness of a Member and/or his/her/their transactions before approving the release of the selected Redemption item. It is explicitly understood by the Member that IndianOil reserves the right to refuse the redemption in case of detection of any fraud, and/or unfair means having been resorted to by the Member towards accumulation of XRP's, and/or the genuineness of the Member and/or his/her/their transactions not being established to IndianOil's satisfaction. Pending establishment of genuineness, further redemption requests would not be entertained. It is clearly understood by the Member that accumulation of XRP's does not ipso facto establish the genuineness of the Member and/ or his/her/their transactions.

6.8 While instant redemptions on automotive fuel and select Servo grades can be done only at participating IndianOil subject to their availability, these are also subject to floor limits as might be prescribed by IndianOil from time to time, with or without any prior intimation to the Members. Any value in excess of such prescribed limits would be subject to checks as specified at 6.7 above before being authorized. It is clearly understood that IndianOil is at liberty to restrict redemptions on fuel, lube or other catalogue items to floor limits from time to time and refuse redemptions beyond such prescribed floor limits. IndianOil reserves the rights to increase, decrease, delete and modify the items being offered on instant redemptions. Instant redemptions are also subject to availability of the chosen items at the Participating Establishments.

7. Reward Issuance Procedures

7.1 A Member can register for a Reward through our web site cx.indianoil.in or IndianOil one app. Members must ordinarily allow approximately 48 hours time from the date of receipt of request and its acknowledgement for the Reward to be delivered subject to other terms herein. In case of Reward thru Vouchers, the Member will also be bound by the Terms and Conditions set therein.

7.2 In case of request for Reward for multiple products/services/vouchers, the XRP's would be debited separately.

7.3 Reward issued on Redemption cannot be sold or exchanged or encashed. In the event of any misuse of Rewards, IndianOil reserves the right to withdraw such Rewards. Further, if any approved Reward is not accepted or utilized by the Member, no reversal of the XRP's debited for the said Reward from the Member's account will be done or any requests towards the same entertained. Nor will extension of validity be provided in case the approved Reward has a fixed period of validity.

8. Miscellaneous

8.1 Member may ask for the products in redemption catalogue. The number of XRP's required differs for each product as specified in the catalogue.

8.2 Without prejudice to what is stated in 3.7 above, Members shall be responsible for payment of insurance charges (as applicable) and all other fees or charges levied by whatsoever authority, including GST, in respect of the requested Travel Reward.

8.3 Lost, stolen or expired redemption Rewards will not be refunded or replaced under any circumstances.

8.4 In the event of the unfortunate death of a Member, the balance XRP's standing to the credit of the deceased's account, will stand forfeited.

8.5 By applying for Membership of IXRP herein, an applicant agrees to be bound by these Terms & Conditions (including any changes herein) forming part of the IXRP Membership Kit /website/Platform/App.

8.6 All shopping under- the Program shall be subject to the Terms & Conditions incorporated in or by reference to the respective sales made by Participating Establishments.

8.7 IndianOil reserves the right to terminate or change IXRP or any part thereof in any manner whatsoever at any time without notice. Without limiting the generality of the foregoing, IndianOil shall have the right to terminate or change the IXRP Membership Kit, the XRP accumulation structure, Reward structure, XRP redemption structure, membership fees, conditions of enrollment, these Terms & Conditions, acceptance at select or all Participating Establishments etc. In the event of termination of IXRP, all XRP earned or accumulated by the member may be cancelled.

8.8 IndianOil will not be liable for any loss or damage whatsoever arising out of or in connection with XRP or from any termination or change as mentioned in 8.7 above. IndianOil shall likewise not be liable for any omissions or errors, which may have occurred in the information relating to IXRP. Also, any complaints regarding the Program have to be necessarily supported by proof or supporting documents.

8.9 The applicant and/or Member agrees that by using the Membership Card, and/or by quoting his/her/their Membership Number/Registered Mobile number to IndianOil and/or any Participating Establishment and/or any alliance Partners, and/or by submitting their Application Form, channel partners or thru the Web Site, he/she/they has/have read and understood the prevailing Terms and Conditions of IXRP and confirms that he/she/they is/are bound by such Terms and Conditions and voluntarily agrees to pay all specified charges. Usage of the Membership Card by a Member/Applicant after notification of any change would be considered as confirmation of acceptance of the revised Terms and Conditions by the Member/Applicant. Non acceptance of any of the Terms and Conditions or its revised version/s would disqualify the Member/Applicant from any of the benefits of IXRP.

8.10 By obtaining a Membership Card as given at 3.3 or through any means or offers etc., and/or becoming a Member as defined herein, and/or by using the Membership Card, and/or quoting the Membership Card Number/ Registered Mobile number to IndianOil and/or any Participating Establishments and/or any alliance Partners, and/or by submitting their Application Form t, channel partners or thru the Web Site, a Member/Applicant consents to IndianOil creating, maintaining and updating data about the Member/Applicant. Such data may include without limitation membership data, usage data and data concerning contacts with IndianOil and will be maintained and updated for the purpose of providing relevant information and services to the Member/Applicant. The Member/Applicant also consents without limitation to information about him/her/them being supplied or used by IndianOil in any manner that it deems fit, including sending direct mailers, e-mails and SMS messages to them. The Member/Applicant also consents without limitation to IndianOil and/or participating companies to send special offers, marketing and other information and communication to his/her/their mobile phone (in any form of current or future electronic communication including SMS and MMS) and e-mail Id from time to time.

8.11 Each Member shall be responsible for advising any change in his/her/their name and/or address to IndianOil by calling to the call centre at **1800-200-5611** (toll free). Such requests require supporting legal documentation, as may be specified.

8.12 All questions or disputes arising hereunder shall be determined in accordance with the laws of India. In the event of any disputes, the appropriate Court in Mumbai shall have exclusive jurisdiction.

8.13 IndianOil reserves the right to refuse Membership to any person without assigning any reason or to terminate/hot list Membership of any person for misuse or abuse of the Membership Card or for use thereof not in accordance with these Terms and Conditions or any breach of these Terms and Conditions or for misuse or abuse of Membership or any Reward. The XRP's earned by such a terminated/hot listed member will also be frozen and withdrawn by IndianOil.

8.14 The provisions of these Terms & Conditions ascertain the mutual rights and responsibilities between IndianOil and the Member and these Terms & Conditions will prevail if there is any inconsistency between any communication and these Terms & Conditions.

8.15 IndianOil shall not be liable in the event it fails to fulfill any of its obligation under these Terms & Conditions due to flood, earthquake, storm, cyclone or any other acts of God of similar nature, war, strike, lockout or Governmental or Judicial or quasi-judicial policies/intervention/direction/prohibition or change in Law or for any other reasons beyond its control.

8.16 A waiver of any of the Terms & Conditions by IndianOil shall not be deemed to be a continuing waiver, but shall apply solely to the instances to which the waiver is directed.

8.17 A Member may terminate his/her/their Membership by giving a notice in writing and by cutting his/her/their Membership Card into two halves(in case of physical card) and returning it to IndianOil/MSC. To retain the validity of any claims and/or offers, a Member has to await the execution of the same before terminating his/her/their Membership. No claims for Rewards will be entertained after this event.

8.18 Disqualification of a Member arising out of his/her/their misconduct, fraud and misuse of IXRP or acts in a manner inconsistent with any Central/State/local laws, statutes, ordinances or guidelines may result in the termination of the Membership and cancellation/forfeiture of all XRPs and Rewards at the sole discretion of IndianOil

8.19 IndianOil reserves the right to terminate IXRP by giving one month's notice through any media or mode of its choice. Upon termination of withdrawal of IXRP, all Members will be given 30 days time within which they may use the XRPs in their account to request for Rewards, subject to Terms & Conditions herein, after which the XRPs will lapse/be, forfeited.

8.20 IndianOil and/or Participating Establishments and/or alliance Partners shall not be liable to any Member or his/her companion, for any indirect or consequential loss, damage or expense of any kind whatsoever, arising out of or in connection with XRP, including the functioning of the Help line and/or the web site, non receipt of incoming mail, and/or the provision or the refusal to provide any benefits, whether such loss, damage or expense is caused by negligence or otherwise, and whether IndianOil and/or Participating Establishments and/or alliance Partners have any control over the circumstances giving rise to the claim or not. Further, verbal notifications & intimations are not acceptable.

8.21 All feedback, suggestions and complaints can be given through the Web Site or through Call centre -1800-200-5611 (toll free).

8.22 All applications/correspondence for Membership and intimation of change of authorized person of Corporate Members shall be addressed to help@xtrarewards.com