

Terms & Conditions

4X Rewardz

1. To qualify for the 4X Rewards, the customer must be successfully onboarded into the Ivory Program as per the eligibility norms.
2. The Bank shall implement a 4X reward point structure i.e., four (4) reward points for all transactions made by Ivory-flagged customers on qualifying spends through POS, E-Commerce, NEFT, RTGS, IMPS, UPI, Net Banking, Bill payments, Standing instructions and registration on IB, MB and WhatsApp Banking.
3. The Reward Points can be redeemed for vouchers, experiences, luxury benefits, and other offerings available on the Ujjivan Rewardz page.
4. Points will be posted as per the structure defined by the Bank and may vary depending on transaction type.
5. The validity for each reward point earned is 2years.
6. Points will be credited to the customer on the next day of the transaction.
7. Customers will be able to view the accurate reward point balance on the Ujjivan Rewardz portal.
8. Only successful and qualifying transactions are eligible for reward points.
9. The Bank reserves the right to modify, withdraw, or revise the reward structure, eligibility, or program features at its sole discretion.
10. All other general terms and conditions of the Ujjivan Rewardz Program shall apply.