

Terms & Conditions of Banks - Zero Cost EMI

1. No Cost EMI facility is being offered to the customers who make a purchase transaction on www.dolphincomputer.co.in using a credit card issued by any bank which offers the EMI facility. The EMI facility can be availed at the Payment process.
2. Cardholder will get 100% Cashback on the interest part of EMIs as "Cashback" upon successful completion of a transaction using "Credit Card" issued by "Bank" on Portals.
3. Cashback will be pushed in your bank account on or before 45 days of successful delivery of order.
4. No Cost EMI facility is made available on select products, as determined by Dolphin Computers from time to time.
5. No Cost EMI payment option can be availed for 3 months duration only.
6. The banks issuing the credit cards reserve the right to charge Goods and Services Tax (GST) or other applicable taxes on the purchase transactions undertaken on EMI.
7. If the Cardholder does not receive the Cashback, the Cardholder can claim for the same after 45 days of successful delivery of product but not exceeding 60 days by reaching out to contact no. provided on the Portal.
8. Order once Placed cannot be cancelled.
9. The Bank reserves the right to disqualify Cardholders from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said offer or otherwise by use of the Credit Card.
10. Participation in the offer is purely voluntary and Cardholders are not bound in any way to participate.
11. All disputes between Cardholders and Bank will be resolved between Bank and Cardholder, and Dolphin Computers will not (nor will be liable or obliged to) mediate or resolve any dispute or disagreement between Cardholders and Bank.
12. No Cost EMI option is not valid on corporate, commercial, EMI cards issued by the Bank.
13. No Cost EMI option is not available on: (i) purchase of product(s) other than the Product(s) eligible on the offer, or (ii) purchase of Product using a card other than the Credit Card, or (iii) purchase of Product using the Credit Card, but not using the EMI facility.
14. Under no circumstance will benefit being offered under No Cost EMI option be settled with cash in lieu by Dolphin Computers.
15. Dolphin Computers has no role to play pertaining to the Credit Card including but not limited to its issuance, approval, any extension, pre-closure, or closure of any facility using the Credit Card and such matters are solely determined by the Bank.
16. The Cardholder's use of the Credit Card is also governed by the terms and conditions of the agreement between the Cardholder and the Bank.
17. I confirm having read and fully comprehended the various available EMI schemes for the purchase of this product including the total loan amount, the EMI payable to the Bank, the loan tenure.
18. By using the No Cost EMI facility, the Cardholder hereby releases and agrees not to bring any claims against Dolphin Computers in respect of use of the Card or the No Cost EMI facility, and all such claims (if any) will lie only against the Bank.
19. The Cardholder hereby agree that Dolphin Computers has no role in this regard and the Cardholder will not bring any claims against Dolphin Computers for any refund of any amount paid to the Bank for such order.
20. Dolphin Computers will not be held liable for any dispute arising out of or in connection with such No Cost EMI facility or the Cardholder's use of the Credit Card on the Portal.
21. Please contact the Bank for any queries in relation to the Credit Card.
22. Any person availing No Cost EMI option will be deemed to have accepted the T&Cs.