

“Notable November”

Affordability Offers

1st Nov’25 till 30th Nov’25

REF – Instant Discount Offers

Segments	EMI Options	CB%	Maximum Discount
DC	3,6	0.00%	0
DC>200L	3,6	5.00%	1,500
FF<300L	3,6	7.50%	3,000
FF>400L	3,6,9	10.00%	4,000
SBS	3,6,9	10.00%	7,000



Please note : 1.25% CBD will be applicable on all 6 Month Transactions and 2% CBD will be applicable on all 9 Month Transactions, 3% CBD on all 12 month and above transactions.

REF – Easy EMI Offers

Tenure	Adv EMI	DBD%	Customer PF	Segment
12	4	2.50%	NIL	All REF
10	2	2.50%	Yes	All REF
8	0	3.00%	Yes	DC – 190L (3 Star & above)/ DC>200L/FF/SBS FF>300L/ SBS
10	0	3.00%	Yes	
18	4	3.00%	Yes	
FE – 2994	1,4	2.50%	Yes	SBS



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Standard PF will be applicable in Bajaj Finance, PF in HDFC will be Rs 199, TVS Credit, IDFC, HDB - 399. GST applicable on DBD and PF.
6/0 is available with IDFC First/HDBFS/TVS Credit. 11/0 is only available with IDFC First

Haier

CE– Instant Discount Offers

Segments	EMI Options	CB%	Maximum Discount
HD (32")	3,6	NA	NA
FHD / QLED (32")	3,6	5.00%	1,500
UHD (43")	3,6	5.00%	2,500
UHD (50" - 55") / QLED (43")	3,6,9	7.50%	3,000
UHD (65") / QLED (55")	3,6,9	7.50%	5,000
UHD (75") / QLED (65")/Mini LED M80 55"	3,6,9	10.00%	7,000
QLED (75") / Mini LED M80 65"	3,6,9	12.50%	8,000
Mini LED M90 55"	3,6,9,12	12.50%	10,000
Mini LED (M80 75") / OLED (55")/ QLED 85"	3,6,9,12	15.00%	12,000
OLED (65") / Mini LED (65'85")/ QLED 98"	3,6,9,12	20.00%	20,000
QLED 100" / OLED 75"/ Mini LED 100"	3,6,9,12,18	25.00%	25,000



Please note : 1.25% CBD will be applicable on all 6 Month Transactions and 2% CBD will be applicable on all 9 Month Transactions, 3% CBD on all 12 month and above transactions.

Haier

CE– Easy EMI Offers

Tenure	Adv EMI	DBD%	Customer PF	Segment
12	4	2.00%	NIL	All LED
10	2	2.50%	Yes	
8	0	3.00%	Yes	UHD/QLED/Mini LED/OLED
10	0	3.00%	Yes	UHD>=65, QLED>=55" / All Mini LED & OLED
11	0	3.00%	NIL	
18	4	3.00%	Yes	
FE – 1994	1,4	2.50%	Yes	UHD/QLED – 43"
FE – 2494	1,4	2.50%	Yes	UHD (50" – 55") / QLED (55")/Mini LED M80 55"
FE – 2994	1,4	2.50%	Yes	QLED / UHD (65")/Mini LED M80 65"
FE – 3994	1,4	2.50%	Yes	75" – UHD & QLED / Mini LED M90 55"
FE – 6994	1,4	2.50%	Yes	OLED/Mini LED/QLED – 85" – 100"



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Standard PF will be applicable in Bajaj Finance, PF in HDFC will be Rs 199, TVS Credit, IDFC, HDB - 399. GST applicable on DBD and PF.
6/0 is available with IDFC First/HDBFS. 11/0 is only available with IDFC First

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WM– Instant Discount Offers

Segments	EMI Options	CB%	Maximum Discount
SAWM	3,6	NA	NA
FATL (6.5Kg – 8.5Kg)	3,6	5.00%	2,500
FATL (9Kg – 10.5Kg) / FAFL (7Kg - 8kg)	3,6,9	7.50%	3,000
FAFL (9Kg – 11Kg)	3,6,9	10.00%	4,000
FAFL - 11Kg WD & 12KG	3,6,9,12	12.50%	8,000



Please note : 1.25% CBD will be applicable on all 6 Month Transactions and 2% CBD will be applicable on all 9 Month Transactions, 3% CBD on all 12 month and above transactions.

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WM– Easy EMI Offers

Tenure	Adv EMI	DBD%	Customer PF	Segment
12	4	2.50%	NIL	All WM
10	2	2.50%	Yes	
8	0	2.75%	Yes	All FATL/All FAFL
10	0	3.00%	Yes	FAFL>=8Kg
6	0	3.00%	NIL	All SAWM
FE - 994	1,4	2.75%	Yes	SAWM >=9Kg / FATL (6-7Kg)
FE – 1494	1,4	2.75%	Yes	FATL (7.5Kg & Above)
FE – 1994	1,3	2.50%	Yes	FAFL



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Standard PF will be applicable in Bajaj Finance, PF in HDFC will be Rs 199, HDB/TVS/IDFC - 399. GST applicable on DBD and PF.
6/0 is available with IDFC First, HDBFS

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AC– Instant Discount Offers

Segments	EMI Options	CB%	Maximum Discount
Fixed Speed / Window / Victory	3,6	NA	NA
Inv 3/4/5 Star (1T – 1.6T)	3,6	5.00%	2,500
Gravity Series & Kinouchi Limited Edition	3,6,9	7.50%	5,000



Please note : 1.25% CBD will be applicable on all 6 Month Transactions and 2% CBD will be applicable on all 9 Month Transactions, 3% CBD on all 12 month and above transactions.



AC– Easy EMI Offers

Tenure	Adv EMI	DBD%	Customer PF	Segment
12	4	2.50%	NIL	All AC
10	2	2.50%	Yes	
FE – 2994	1	2.75%	Yes	Inv – 3/4/5 Star (Except Victory)



PF in Bajaj will be 450, PF in HDFC will be Rs 199, TVS Credit/HDB/IDFC - 399. GST applicable on DBD and PF. Fixed EMI is with BFL

CRP– Easy EMI Offers

Paper Finance Schemes

Tenure	DP	DBD%	Customer PF	Applicable Segment
12	4	2.50%	Yes	All CRP
6	0	3.00%	NIL	All CRP

Credit Card Schemes

Tenure	DP	Customer Buy Down	Applicable Segment
3	0	Nil	All CRP
6	0	1.25%	All CRP



PF in Bajaj will be 450, PF in HDFC will be Rs 199, HDB, TVS, IDFC - 399. GST applicable on DBD and PF. 6/0 is applicable in IDFC/HDBFS/TVS

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MWO Offers

Instant Cashback

Segments	EMI Options	CB%	Maximum Discount
Convection Less than 25L	3,6	0.00%	NIL
Convection – 25L, 30L	3,6	7.50%	3,000

Paper Finance

Tenure	Adv EMI	DBD%	Customer PF	Segment
12	4	2.50%	NIL	All Convection
6	0	3.00%	NIL	



Please note : 1.25% CBD will be applicable on all 6 Month Transactions and 2% CBD will be applicable on all 9 Month Transactions, 3% CBD on all 12 month and above transactions. 6/0 is available with IDFC First, HDBFS, TVS



KA & WH Offers

Instant Cashback Schemes

Model	EMI Options	CB%	Maximum Discount
KA & WH Models	3,6	NA	NA

Paper Finance – KA & WH

Tenure	Adv EMI	DBD%	Customer PF	Segment
12	4	2.50%	NIL	All KA & WH
10	2	2.50%	Yes	
6	0	3.00%	NIL	



Please note : 1.25% CBD will be applicable on all 6 Month Transactions and 2% CBD will be applicable on all 9 Month Transactions, 3% CBD on all 12 month and above transactions. 6/0 is available with IDFC First, HDBFS, TVS



RVC Offers

Instant Cashback

Model	EMI Options	CB%	Maximum Discount
TH27U1 / CIVIC X11	3,6	7.50%	3,000
PROBOT-DTX / CIVIC –X11 PRO	3,6,9	10.00%	4,000

Paper Finance

Tenure	Adv EMI	DBD%	Customer PF	Segment
12	4	2.00%	NIL	All Models
8	0	3.00%	Yes	All Models
FE – 994	1,3	2.75%	NIL	TH27U1 / CIVIC X11
FE – 1994	1,3	2.75%	NIL	PROBOT – DTX / CIVIC X11 - PRO

Please note : 1.25% CBD will be applicable on all 6 Month Transactions and 2% CBD will be applicable on all 9 Month Transactions, 3% CBD on all 12 month and above transactions.



Terms and Conditions of the Offer

- This offer ("Offer") is made for residents of India ("Customers") purchasing from Haier Brand Product ("Buying") from authorised stores mapped with the Pine Labs / Paytm and Benow
- Customer can avail up to 25% cashback on Haier Products purchased from Authorised stores.
- **The Offer is valid from 1st Nov'25 till 30th Nov'25**
- The offer is applicable on AU Small Finance, Axis, BOB, HDFC Bank, ICICI Bank, IDFC First Bank, Kotak Mahindra Bank, One Card, SBI, Yes Bank Credit Cards only.
- **HDFC/SBI Bank/AU offer is applicable on 6 months and above tenure**
- **HDFC & SBI Offers are also available on Full Swipe Transactions. Please refer the model list for the same.**
- The offer is valid only on EMI Transactions thru Pine Labs, Paytm* and Benow*
- 1.25% CBD in 6 Months EMI / 2% CBD in 9 Months EMI / 3% CBD in 12 Months and above EMI Transactions.
- The Maximum Instant Discount is Rs. 25,000/- (Twenty Five Thousand only)
- **The amount of Cash back printed on the charge slip would be applicable and will be considered final**
- **GST on the Interest Amount will not be reversed.**
- **Instant reversal of Interest Amount is also done through Selected Banks.**
- **PF will be applicable as per the Bank's discretion and it is non reversible.**
- The Customer can avail cash back only on 1 (one) transaction per card per month during the offer period.
- All complaints, claims, disputes, concerns, issues, etc., regarding the Offer should be taken up directly with Bank.

Terms and Conditions of the offer

- The cashback is non-transferable, non-exchangeable and non-encash able.
- **All purchase made under this Offer shall be subject to terms & conditions of availability of these products at Haier Stores. The offer is valid till the stock lasts.**
- **Offer is not applicable on Corporate, NRI Credit Cards, Flipkart Cards.**
- In case of partial/full cancellation/return of the purchased product, the Offer stands void and the Customer will not be eligible for the cashback.
- Haier and Respective Banks reserve the right to extend withdraw or terminate this Offer without prior notice, without assigning any reasons and without any liability towards any person..
- Banks and Haier reserve the right to add, amend or replace all or any of the terms of this Offer, whether similar to this Offer or not, without prior notice and without assigning any reasons
- In case there is more than one offer available simultaneously, no two offers can be combined by the participant. It shall be entirely at discretion of the Bank to consider any exceptions to the above
- By purchase through the Card during the Promotion Period, Customer
 - (i) Confirms that the its participation in the Offer is voluntary;
 - (ii) Unconditionally and irrevocable agrees to these terms and conditions
 - (iii) Consents that all information provided by the Customer may be shared by partner with its agents, representatives, service providers and employees, and may be used to send promotional information pertaining to Haier to the Customer, in future.
 - (iv) Have read, understood and accepted these terms and conditions.
- Selected Banks with Benow* and Paytm*