

## **TERMS AND CONDITIONS**

These Terms and Conditions shall apply to and regulate to Reward Offers governing transactions through Bajaj Finance. These Terms and Conditions are in addition to the terms provided for in the Terms of Use of the Bajaj Finserv Application and website available at <https://www.bajajfinserv.in/terms-of-use> and the same shall be read in conjunction with the Terms of Use.

### **• PART I: REWARDS IN PROCESS**

Get a reward upon successful purchase of Mobile & Electronics with Bajaj EMI Finance/Insta EMI card/ EMI card

below offer constructs:

#### **1: Unlocking of rewards:**

- **Unlocking criteria:** The locked reward shall get unlocked as soon as the Customer purchases Mobile or Electronic using Bajaj EMI Finance/ Insta EMI card/EMI card only at Bajaj Finserv Partner store (offline transaction)
- **Offer Period:** This is a limited-period offer valid till 30<sup>th</sup> Aug'23. It can be revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- **Cashback:** Cashback will be credited to the Bajaj Finserv app wallet and amount is non-transferable to the bank account.
- **Customer needs to scratch the unlocked card to avail the Rs.750 cashback amount in Bajaj App wallet.**
- **Note: locked reward will get unlocked within 48hr of purchase or loan disbursement**

#### **GENERAL TERMS AND CONDITIONS APPLICABLE ON PART I, PART II & PART III**

- 1) In case any customer becomes entitled for two cashback rewards for the offers mentioned above, the customer acknowledges that he/she shall be entitled only for the cashback amount which is higher amongst the two rewards. Customer agrees that he / she shall not demand two cashbacks/discount for a single transaction. Two or more offers cannot be clubbed in single transaction.
- 2) Mobile number on which lock card is posted and from which loan is booked is mandatory to be the same
- 3) These offers are NOT applicable on payments made by customers towards Loans and / or towards Insurance Premiums.
- 4) The reward will be credited in the customer's Bajaj Pay Sub Wallet within 7 (Seven) days of date of successful transaction as soon as the customer scratches the scratch card. Scratch card is valid for a period of 30 days from the date of issuance. The Customer shall not be eligible for the Reward in case the scratch card remain unutilized during its validity period.
- 5) Customer acknowledges that the reward earned by him/her and credited to Bajaj Pay Sub Wallet, cannot be (i) converted into physical/digital currency; (ii) transferred to any bank account, (iii) transferred to any other Wallet; and (iv) cannot be withdrawn as cash.
- 6) Cashback must be utilized for making payments towards valid transactions and

availing specified services over Mobile App.

- 7) This offer is applicable one time per Customer during the Offer Period. This offer cannot be availed with any other offer/promotion, made available by BFL.
- 8) Participation in this Offer is completely voluntary, and customer may choose not to participate in the offer.
- 9) BFL is not a manufacturer/supplier/issuer of the participating products purchased by Customer and will not accept any liability in relation thereto. Accordingly, BFL shall not be responsible for the quality, merchantability or the fitness for any purpose, or any other aspect of the participating products provided by any third party.
- 10) BFL holds no warranty with respect to the quality of products acquired or their suitability for any purpose. Customers understands that any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products must be addressed by the Customer directly with the seller / manufacturer of the Participating product and that BFL shall not entertain any communication in this regard.
- 11) Any images displayed on the Bajaj Finserv App are for illustrative purposes only. Characteristics of actual product may vary.
- 12) BFL shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Customer, directly or indirectly, by use or non-use of products purchased by the Customer.
- 13) This offer is available only to citizens of India in select cities of India. Customers must not participate in the Offer if they are prohibited by the respective State, municipal or other local area body laws from participating in such promotions or if such offers are not permitted to be offered within such jurisdictions. For avoidance of doubt and specific clarification, this Offer is not applicable to the State of Tamil Nadu.
- 14) None of the reward promotion / offer involve any betting and / or wagering of money.
- 15) Eligibility of the customer with respect to the Offer and the quantum of Reward that may be received by the customer shall be in the sole discretion of BFL and / or the dealer. The same shall remain final and binding and not subject to any dispute settlement procedure.
- 16) BFL reserves the right to extend, suspend or cancel, withdraw or terminate the Offer without prior notice to the customer. BFL reserves the right, to add / alter / modify /change or vary any or all of these terms & conditions or to replace wholly, or in part, the offer by other offers, whether similar to the offer or not, at any time, without prior notice
- 17) These Reward Offer terms are in addition to the Terms provided for in the Terms of Use of the Bajaj Finserv Application available at <https://www.bajajfinserv.in/terms-of-use> and the same shall be read in conjunction with the Terms of Use.
- 18) These terms and conditions shall be governed by the laws of India. All disputes if any arising out of or in conjunction with or as a result of this offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts in Pune, Maharashtra only.