TERMS & CONDITIONS: Oct'24 and Nov'24 | RCD Festival Reward Non Tamil Nadu

- **1.** DEFINITIONS: Following words shall for the purpose of these terms and conditions, be defined to mean as below:
 - "BFL" refers to Bajaj Finance Limited.
 - "Customer" means an Indian citizen who avails a loan from BFL during the Offer Period.
 - "Offer Period" shall mean the period commencing from 12:00 am on 11th October 2024 to 11:59 p.m. on 03rd November 2024

• "Participating Store(s)" shall mean such retail store(s) or dealer outlets which are empanelled with BFL and which are selected by BFL for the Promotion and contribute to the Reward.

• "Promotion" shall mean the "Oct'24 and Nov'24 | RCD Festival Reward" new Customers during the Offer Period.

• "Reward" refers to reward offered to the Customer(s) under this Promotion - Wallet Care Entertainment Plus and Cashback

• "Wallet" refers to the Bajaj Pay sub-wallet on which the Customer can receive and redeem the Cashback Reward

• "Product" means only selected digital / consumer durable product purchased from select Participating Stores on finance from BFL.

"APP Installment" Its mandatory for customer to download 3in1 App before DO to avail Cashback.

2. Customer Eligibility:

Under this Promotion, every Customer who fulfils the below mentioned criteria shall be eligible for the Reward:

- I. The Product is purchased by the Customer during the Offer period
- **II.** The Product/s purchased by the Customer is/are duly delivered and is not cancelled by the Customer during the Offer period
- III. The loan for the product/s purchased by the Customer at the Participating Store on finance from BFL should be duly approved and disbursed by BFL
- IV. The Product/s is/are not returned by the Customer
- V. Loan is not cancelled by BFL before the delivery of the Products during Offer Period
- VI. The eligibility of Rewards shall be dependent as specified in clause 3 of these terms and conditions.
- **3.** Reward Structure: Upon fulfilment of all the criteria specified by BFL under terms and condition, including those mentioned in clause 2 above, and below mentioned criteria against the Promotion shall be eligible for the following Reward*:
 - **a.** Products Offered under Rural B2B : Mobile, Laptop, AC, LED, Refrigerator and Washing Machine
 - **b.** Selected surrogates are applicable as per the loan slab for which the customer is eligible
 - **c.** Below are the Offers listed as per the loan slabs with cashback and wallet care entertainment plus:

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Minimum Loan Amount	Offer	Cashback (INR)	Offer Period	Product Type	Surrogate
10,000 - 19,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription)	Θ			All
20,000 - 24,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	750			
25,000 - 34,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	1,000	11th Oct to 12th Oct, 29th Oct to 3rd Nov	ct to 12th Oct, Mobile & 29th Laptop ct to 3rd	All Surrogates except Direct
35,000 - 49,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	1,250			
50,000 & above	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	2,000			
Minimum Loan Amount	Offer	Cashback (INR)	Offer Period	Product Type	Surrogate
10,000 - 19,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription)	0	11th Oct to 12th Oct, 29th Oct to 3rd Nov	AC, LED, Refrigerator, Washing Machine	All
20,000 - 34,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	1,500			
35,000 - 49,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	2,000			All Surrogates except Direct
50,000 - 74,999	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	2,500			

75,000 & above	Wallet Care Entertainment Plus (Sony Liv + Zee 5 Annual Subscription) + Cashback	3,500				
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- **d.** The offer under this Promotion cannot be clubbed with any other active offers available during Offer Period
- 4. Reward Fulfilment Process:

1.1. <u>4.1.</u> Wallet Care Entertainment Plus reward will be fulfilled as per below process :

- a) Offer communication to be sent to Customer through SMS and Notifications by BFL
- b) Customer to come to Participating Store to take Consumer Durable Loan
- c) Upon successfully availing the Consumer Durable Loan, Wallet Care Entertainment Plus communication will be sent to Customer via SMS/email at T+2 days by CPP Assistance Services Private Ltd (CPP)
- d) Only one Wallet Care Entertainment Plus reward will be issued to the Customer irrespective of number of loans taken during Offer Period based on the minimum amount loan slab
- e) In case of any queries, Customers can raise it via the toll-free number 1860-2583-030 or, send an email to the customer service email address http://www.cppwebservices.in
- f) Customers can also access the CPP's portal link and download policy document following below process:
 - i. Customer will access the link http://www.cppwebservices.in
 - ii. Enter his registered mobile number and complete OTP verification.
 - iii. After successful login, customer will be able to view and download the policy document.
 - <u>4.2.</u> Cashback reward will be fulfilled as per below process :
- a) Upon successful availing of Consumer Durable Loan, customer will receive a lock card/Reward in 3in1 app via Notification communicating the cashback reward
- b) For customer to avail the cashback in 3in1 app,Customer shall search 'Bajaj Finserv' on Google Play Store or, Apple App Store and download the Bajaj Finserv App and set up Wallet.
- c) If you are existing user having active Bajaj Pay Wallet, user has to enter mobile number and proceed with the One Time Password received on mobile number.
- d) On the homepage of the application, Customer shall click on the 'Wallet' icon and on the 'Wallet Setup' page fill in the necessary details which are- DOB, ID Type (PAN Card, Voter ID etc), ID number and 'Submit'.
- e) Subsequently, the Bajaj Pay Wallet shall be activated.
- f) Bajaj Finserv App and Wallet should be active during Promotion and 30 days after Promotion.
- g) Customer to view the scratch card in Bajaj Fiserv App under Rewards Rewards in Process section.
- h) The scratch card contains the expiry date of the Reward.
- i) The eligible cashback amount shall be credited to the Bajaj Pay Sub Wallet of the Customer as soon as the Customer scratches the scratch card.
- 5. Bajaj Finance Ltd. (BFL) is merely a distributor of the Reward, which is a product owned by CPP Assistance Services Private Ltd. (CPP). Issuance of this product is at sole discretion of CPP. Availing these products are purely voluntary in nature. BFL does not compel any of its customers to mandatorily purchase or avail any third party products.

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- **6.** The usage of Rewards shall be governed by the applicable terms and conditions available on, <u>Bajaj Finserv Terms of Use</u> governing the Reward which will be in addition to these terms and conditions.
- 7. This Promotion is available only in selected locations of India and is valid only for Indian citizens. This Promotion is not applicable in places wherever prohibited and / or on gifts / services for which such offers cannot be made available for any reason whatsoever. For avoidance of doubt and for specific clarification this Promotion is not applicable to the State of Tamil Nadu.
- **8.** The Promotion and the Rewards are available at the sole discretion of BFL and subject to changes as deemed fit by BFL, without any prior notice.
- **9.** Participating in this Promotion is voluntary, and the Customer is not bound to participate in this Promotion. There is no compensation for non-participation in the Promotion under any circumstances whatsoever.
- 10. This Promotion is not applicable to BFL's employees and their relatives.
- 11. This Promotion cannot be combined with any other offer/discount/promotion of BFL.
- **12.** Notwithstanding anything contained in the Promotion thereunder or these terms and conditions, any images, representations, content etc. and all intellectual property rights pertaining thereto which belong to any third party, shall continue to vest with such party and by using such images, representations etc., BFL in no way claims any right whatsoever relating to such intellectual property.
- **13.** The Reward details will be shared with the Customer by BFL via Notification. SMS communication shall be sent to their mobile number registered with BFL, on or before 30th November'24.
- 14. The eligible Customers shall receive their Reward only upon disbursement of the loan amount availed under the Promotion by BFL to the Customer. The Reward shall be fulfilled to Customer on successful loan disbursement on or before 30 days of Offer period as mentioned under clause 2. In the event the Customer is unable to create an account on the Wallet due to any technical issue, BFL may transfer the Reward directly to the bank account provided for availing loan at the sole discretion of BFL.
- **15.** All applicable taxes, fees and levies (excluding 'gift' tax or tax deducted at source, where applicable) will need to be solely paid by the Customer(s).
- 16.
- **17.** Where the Customer has provided any incorrect information at the time of registration for the Promotion and/or at the time of collecting his/her Reward, then his/her selection is subject to cancellation at the sole discretion of BFL.
- **18.** This Promotion is a special offer for BFL Customers only and nothing contained herein shall prejudice or affect the terms and conditions of the Customer loan agreements. These terms and conditions shall be in addition to and not in derogation to the terms and conditions prescribed by BFL for the loan.
- **19.** Nothing herein amounts as a commitment by BFL to provide further or similar offers.
- **20.** BFL is not a supplier/manufacturer/issuer of the products purchased by Customer or the Rewards provided to the Customers under this Promotion and will not accept any liability in relation thereto. Accordingly, BFL shall not be responsible for the quality, merchantability or

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the fitness for any purpose, or any other aspect of the products or Rewards provided by third parties.

- **21.** Notwithstanding anything herein, BFL shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products or Rewards provided by third parties.
- **22.** Disputes, if any, regarding the products/services/Rewards under the Promotion must be addressed in writing, by the Customers directly to BFL.
- **23.** These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
- **24.** BFL, its group entities/ affiliates or their respective directors, officers, employees, agents, vendors, etc., shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered by a Customer, directly or indirectly, including for reasons arising out of use or non-use of products/ services or participation under this Promotion.
- **25.** BFL shall not be liable for termination or delay of the Promotion or the Rewards forming part of the Promotion due to any force majeure event and will not be liable for any consequences.
- **26.** The Promotion is not transferable and non-negotiable.
- **27.** 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 Promotion or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts in Pune only. The existence of a dispute, if any, shall not constitute a claim against BFL.
- **28.** This Promotion is subject to laws, rules and regulations as may be applicable in any jurisdiction in India, from time to time, and accordingly in places where not permissible shall be deemed as not applicable.
- **29.** The Customers agree to be bound by the terms and conditions contained herein. Without a Customer being required to do any further act, the Customers shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein.

Annexure : Dealer Partner List

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Dealer	Location	Dealer Name
694599	Aandhi	VASUKH MOBILES
896677	Aandhi	OM MOBILE
60037676	Aandhi	JAGDAMBA ELECTRONIC AND FURNITURE
840010	Aandhi	SHRI RAM ELECTRICALS
60005862	Aandhi	OM SHIV ELCTRONICS
639120	Aandhi	LAAVANYA TELECOM
633556	Aandhi	SHREE SHYAM ELECTRONICS
700551	Aandhi	BHAGAT SALES CORPORATION
868173	Aandhi	SHARMA MOBILE REPAIRING
632373	Aandhi	SHANKAR ENTERPRISES
724192	Aandhi	OM MOBILE
891289	Aau	GOSWAMI MOBILE ELECTRONICS
800351	Aau	PRINCE MOBILE SALE SERVICE AND ACCESSORIES
740831	Aau	SHRI AAI MAA MOBILES
60031172	Aau	KRISHNA ELECTRONICS AND MOBILE
868176	Aau	SHEKH IRON STORE AND TRADING
693930	Aau	SHRI KRISHNA MOBILE SERVICE CENTER
693871	Aau	MAHAVEER TELECOM
773806	Aau	SHREE GOSAI MOBILE AND ELECTRONICS
698686	Aau	KRISHNA MOBILE AND ELECTRONICS