

Offer 1: REWARD ON BILL PAYMENTS

These Terms and Conditions shall apply to and regulate to Reward Offers governing Bill Payments and Recharges displayed over Bajaj Finserv App and website located at <https://www.bajajfinserv.in/> (**'Platform'**). These Terms and Conditions have been divided into 3 Parts covering the offer campaigns providing (i) Assured Rewards, (ii) Randomized Reward and (iii) Rewards in Process. 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: ASSURED REWARDS

Get reward upon successful Bill Payment and Recharge transactions over the Platform as per the below offer constructs:

Offer 1: Reward on Recharge & Bill Payment

- **Offer Period:** This is a limited period offer commencing from 12:00 am of 1st January 2024 to 11:59 PM of 15th January 2024. It can be revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- **Reward:** Get Reward in the form of Scratch Card having inherent Cashback of Flat Rs.25 upon making first ever successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking or Broadband Postpaid or Piped Gas Bill Payment of at least Rs. 100/- via Bajaj Pay UPI as a mode of payment
- **Eligibility Criteria:** Applicable to **new customers** who carry out first ever successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking or Broadband Postpaid or Piped Gas Bill Payment using Bajaj Pay UPI as a payment mode over the Bajaj Finserv App (version 7.0.6 & above for Android users and version 13.0.1 & above for IOS users) during offer period. Minimum transaction amount should be Rs. 100/.
- **Note:** Eligible customers can avail above offer on first ever successful transaction during offer period.

Offer 2: Reward on Recharge & Bill Payment

- **Offer Period:** This is a limited period offer commencing from 12:00 am of 1st January 2024 to 11:59 PM of 15th January 2024. It can be revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- **Reward:** Get Reward in the form of Scratch Card having inherent Cashback of Flat Rs.15 upon making first ever successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking or Broadband Postpaid or Piped Gas Bill Payment of at least Rs. 100/- via any mode of payment except Bajaj Pay UPI
- **Eligibility Criteria:** Applicable to **new customers** who carry out first ever successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking or Broadband Postpaid or Piped Gas Bill Payment using any mode of payment except Bajaj Pay UPI

over the Bajaj Finserv App (version 7.0.6 & above for Android users and version 13.0.1 & above for IOS users) during offer period. Minimum transaction amount should be Rs. 100/.

- **Note:** Eligible customers can avail above offer on first ever successful transaction during offer period.

Offer 3: Reward on Recharge & Bill Payment

- **Offer Period:** This is a limited period offer commencing from 12:00 am of 1st January 2024 to 11:59 PM of 10th January 2024. It can be revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- **Reward:** Get Reward in the form of Scratch Card having inherent Cashback of Flat Rs.20 upon making successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking or Broadband Postpaid or Piped Gas Bill Payment of at least Rs. 100/- via Bajaj Pay UPI as a mode of payment
- **Eligibility Criteria:** Applicable to **selected customers** who carry out successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking or Broadband Postpaid or Piped Gas Bill Payment using Bajaj Pay UPI as a payment mode over the Bajaj Finserv App (version 7.0.6 & above for Android users and version 13.0.1 & above for IOS users) during offer period. Minimum transaction amount should be Rs. 100/.
- **Note:** Eligible customers can avail above offer on successful transaction during offer period.

Offer 4: Reward on Recharge & Bill Payment

- **Offer Period:** This is a limited period offer commencing from 12:00 am of 1st January 2024 to 11:59 PM of 31st January 2024. It can be revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- **Reward:** Get Reward in the form of Scratch Card having inherent Cashback of Flat Rs.25 upon making successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking of at least Rs. 100/- via UPI mode of payment
- **Eligibility Criteria:** Applicable to **selected customers** who carry out successful Mobile Recharge or DTH Recharge or Electricity Bill Payment or LPG Booking using UPI as payment mode over the Bajaj Finserv App (version 7.0.6 & above for Android users and version 13.0.1 & above for IOS users) during offer period. Minimum transaction amount should be Rs. 100/.
- **Note:** Eligible customers can avail above offer on successful transaction during offer period.

Offer 5: Reward on Electricity Bill Payment

- **Offer Period:** This is a limited period offer commencing between 11:00 am to 5:00 pm on 2nd January 2024. It can be revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- **Reward:** Get Reward in the form of Scratch Card having inherent Cashback of 5% up to Rs.50 upon making successful Electricity Bill Payment of at least Rs. 200/- via any online mode of payment
- **Eligibility Criteria:** Applicable to all customers who carry out successful Electricity Bill Payment using any payment mode over the Bajaj Finserv App (version 7.0.6 & above

for Android users and version 13.0.1 & above for IOS users) during offer period. Minimum transaction amount should be Rs. 200/.

- **Note:** Eligible customers can avail above offer on successful transaction during offer period

Offer 6: Reward on Credit Card Bill Payment

- **Offer Period:** This is a limited period offer commencing between 02:00 pm to 5:00 pm on 3rd January 2024. It can be revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- **Reward:** Get Reward in the form of Scratch Card having inherent Cashback of Flat Rs. 10 upon making successful Credit Card Bill Payment of at least Rs. 1000/- via any online mode of payment
- **Eligibility Criteria:** Applicable to all customers who carry out successful Credit Card Bill Payment using any payment mode over the Bajaj Finserv App (version 7.0.6 & above for Android users and version 13.0.1 & above for IOS users) during offer period. Minimum transaction amount should be Rs. 200/.
- **Note:** Eligible customers can avail above offer on successful transaction during offer period

PART II: RANDOMISED REWARDS

Offer 1: Get Reward in the form of Scratch Card having inherent value up to Rs. 500/- on LPG Booking carried out using any pay mode over the Bajaj Finserv App during the Offer Period. Minimum transaction amount should be Rs. 500/-.

- **"Offer Period for Offer 1"** shall mean the period commencing between 01:00 pm to 2:00 pm from 1st January 2024 to 15th January 2024, until revoked by Bajaj Finance Limited ("BFL") without any prior notice to the Customers.
- Above mentioned **Offer 1** are applicable only once in the mentioned category during the respective offer periods and shall be applicable only where transactions are carried out over Bajaj Finserv App (version 7.0.6 & above for Android users and version 13.0.1 & above for IOS Users).
- **Scratch Card Reward Structure:** Upon fulfilment of all the criteria specified by BFL under these terms and conditions, including those mentioned under Offer 1, the Eligible Customers may be considered for the Scratch Card Reward having inherent cashback benefit which may vary from Rs. 5/- to Rs. 500/- basis the computer based automated selection from out of Eligible Customers.
- **Quantum of Reward:** The quantum of assured cashback for amount Offer 1 may vary from Rs. 5/- to Rs. 500/- basis computer based automated selection from out of Eligible Customers.

PART III: BAJAJ COINS OFFERS

Offer 1: Get a reward in the form of Bajaj Coins equivalent to 1% of the transaction value up to 100 Bajaj Coins upon successful payment of credit card bill payment using UPI as a payment mode over Bajaj Finserv App.

Eligibility criteria: This Offer is available for all Customers who successfully carry out credit card bill payment using UPI as payment mode over the Bajaj Finserv App during the Offer Period. Minimum transaction amount should be Rs. 1000/- applicable twice per user

“Offer Period” shall mean the period commencing from 12:01 am on 1st January 2024 to 11:59 PM on 31st January 2024, until revoked by Bajaj Finance Limited (“BFL”) without any prior notice to the Customers.

Offer 2: Get a reward in the form of Bajaj Coins equivalent to Flat 50 Bajaj Coins upon successful DTH Recharge or Electricity Bill Payment or Mobile Recharge or LPG Booking using any payment mode over Bajaj Finserv App.

Eligibility criteria: This Offer is available for **selected Customers** who successfully carry out successful DTH Recharge or Electricity Bill Payment or Mobile Recharge or LPG Booking using UPI as payment mode over Bajaj Finserv App during the Offer Period. Minimum transaction amount should be Rs. 100/- applicable twice per user

“Offer Period” shall mean the period commencing from 12:01 am of 1st January to 11:59 pm of 31st January 2024 until revoked by Bajaj Finance Limited (“BFL”) without any prior notice to the Customers.

Offer 3: Get a reward in the form of Bajaj Coins equivalent to Flat 25 Bajaj Coins upon successful Mobile Recharge using any payment mode over Bajaj Finserv App.

Eligibility criteria: This Offer is available for all Customers who successfully carry out Mobile Recharge using any payment mode over Bajaj Finserv App during the Offer Period. Minimum transaction amount should be Rs. 10/-, applicable once per user per day

“Offer Period” shall mean the period commencing between 09:00 pm-11:00 pm from 1st January 2024 to 10th January 2024, until revoked by Bajaj Finance Limited (“BFL”) without any prior notice to the Customers.

Offer 4: Get a reward in the form of Bajaj Coins equivalent to Flat 75 Bajaj Coins after 3 successful Mobile Recharges using any payment mode over Bajaj Finserv App.

Eligibility criteria: This Offer is available for customers who successfully carry out 3 Mobile Recharges using any pay mode over Bajaj Finserv App during the Offer Period. Minimum transaction amount should be Rs. 10/-.

“Offer Period” shall mean the period commencing between 09:00 am – 11:00 am from 1st January to 10th January 2024 until revoked by Bajaj Finance Limited (“BFL”) without any prior notice to the Customers.

- **Please note that:**
 - One Bajaj coin carries equivalent value of 20 Paise, which is not withdrawable as cash.
 - The term Bajaj Coins denotes the *reward* which could be redeemed only on Bajaj Pay Wallet and on Bajaj Finserv App only.

- Bajaj Coins is/are NOT to be construed as any legal tender or currency (digital/physical) under Indian law.
- Minimum Bajaj Coins balance in Bajaj Finserv App should be 200 to qualify for conversion to cash back on Bajaj Finserv App;
- Bajaj Coins once converted as cash into sub-wallet, it cannot be converted back into Bajaj coins.

GENERAL TERMS AND CONDITIONS APPLICATION 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) In the event where the Customer is entitled for Randomized Reward, Assured Reward in the form of Cashbacks, Coins and third-party brand vouchers for a single transaction, the Customer understands that precedence shall be given to Cashback and Bajaj Coins and NOT the third-party brand Vouchers
- 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) The User understands that he / she can redeem the Bajaj Coins, either by:
 - (i) carrying out BBPS transaction (bill payments, such as electricity, LPG, water bill etc.) by converting Bajaj coins in cashback; or
 - (ii) converting Bajaj Coins into cashback (which gets credited in sub wallet) through Bajaj Finserv App.
 - (iii) purchasing 3rd party vouchers through BajajDealz. Minimum coin balance should be 100.
 - (iv) Bajaj Coins can be redeemed only by carrying out valid transactions over Bajaj Finserv App as mentioned above and not otherwise.
- 8) Customer understands that the Customer shall not be eligible for any reward if Bajaj Coin redeemed or Bajaj Coin Balance is utilized by the Customer while carrying out any transaction
- 9) The third-party brand vouchers can be redeemed by the customers on such third party

brand's platform and shall always remain subject to the terms and conditions of the said third party brands.

- 10) 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.
- 11) Participation in this Offer is completely voluntary, and customer may choose not to participate in the offer.
- 12) 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.
- 13) 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.
- 14) Any images displayed on the Bajaj Finserv App are for illustrative purposes only. Characteristics of actual product may vary.
- 15) 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.
- 16) 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.
- 17) None of the reward promotion / offer involve any betting and / or wagering of money.
- 18) 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.
- 19) 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
- 20) 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.
- 21) 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.