

## **TERMS AND CONDITIONS**

*These Terms and Conditions shall apply to and regulate the various reward/offers/discounts/promotions made available by the dealer/merchant (“Dealers”) of Bajaj Finance Limited (“BFL”) through the BFL Network (collectively referred to as “Reward Terms”).*

*Further the Customer hereby agrees and acknowledges that these Reward Terms are generic in nature and specific terms applicable to offer /promotion/ discounts/rewards (“Promotions”) shall be applicable in addition to these Reward Terms and such additional terms along with the Promotion details shall be communicated to the Customer through SMS and/or email and/or application notification collectively referred to as “Promotional Terms”).*

*Customer may be entitled for the various Promotions subject to fulfilment of eligibility criteria as stipulated in various Promotional Terms displayed / made available and/or communicated to the Customer through SMS/email/notification by the Dealer, as the case may be. The terms of use and eligibility shall be detailed along with each and every Promotion, if the Customer wish to avail the same such specific Promotional Terms shall be binding and applicable to the Customer.*

### **A. TYPES OF PROMOTION**

Dealer through BFL network may allow eligible Customers to avail any/all types/categories of the rewards as stated below:

#### **(i) Cashback:**

The Cashback can be used in the manner as contemplated in the Promotional Terms or subject to such terms as may be prescribed by Dealer, from time to time. Customer will be eligible for the Cashback, post successful payment completion of all the criteria’s laid out by the Dealer as eligibility criteria, including but not limited to conclusion of payment transaction, bill payment etc in the manner prescribed.

#### **(ii) Discount Codes/Vouchers:** The accumulated/availed Discount codes/vouchers can be redeemed/used for a wide variety of transactions, *including but not limited to* bill payment/ for availing products as offered by any third party on discounted rate and/or such other purpose as may be prescribed in the Promotional Terms or as may be prescribed by Dealer from time to time

Additionally, the customer hereby agrees and acknowledges in relation to the Discount Codes/ Vouchers that discount quantum will be calculated as per the specific Promotion and/or communicated to the Customer through text message/notification in application that may be made available by the Dealer. The quantum of the discount in terms of transaction value either flat discount or percentage of Transaction value capped to a maximum amount, shall be governed by the Promotion Terms.

- (iii) **Third-Party Vouchers:** The usage of the vouchers earned/received under the Promotion will be governed by the separate set of Terms & Conditions of the such third-party Merchant/Brand/Vendor (*collectively* “**Third-Party**”) who is issuing such voucher. Voucher offer is solely brought to you by the Third-Party/Dealers.

*BFL holds no warranty and does not represent anything relating to the delivery, services, suitability, merchantability, availability or quality either of the voucher or of the products/services made available to Customer by Third-Party under the Promotional Terms.*

*Additionally, BFL gives no warranty in respect to the quality of products/services acquired or their suitability for any purpose for the availed vouchers, in any manner whatsoever. Furthermore, any disputes regarding delivery, service, suitability, merchantability, availability or quality of the products/services under the voucher must be addressed directly to such Third-Party and that BFL shall not entertain any communication in this regard. Image(s) displayed in relation to the vouchers, if any, are for illustrative purposes only. Characteristics of actual product/services made available through the said Voucher may vary. 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/services under vouchers in any manner whatsoever.*

## **B. GENERAL TERMS:**

- **The Customer hereby understands that BFL is not providing this Promotion to the Customer in any manner whatsoever, accordingly the fulfilment of the said reward/promotion shall be the sole responsibility of the Dealer, BFL shall not be held liable in relation to the same in any manner whatsoever in relation to the said Promotion.**
- Any and all the Promotions shall come in force from the effective date/ for the offer period, as communicated through the Promotional Terms and/or communicated to the Customer by the Dealer
- Under this Promotion, every Customer who fulfills all the criteria specified by the Dealer, shall be eligible for the reward(s) as may be specified, through Promotional Terms.
- This Promotion may be available only in select cities of India and is valid only for Indian citizens. This Promotion is not applicable in places wherever prohibited and/or products/services/rewards for which such Promotion cannot be made available for any reason whatsoever.
- Participating in this Promotions is voluntary, and the Customer is not bound to participate in the said Promotions. There is no compensation for non-participation in the Promotion under any circumstances whatsoever.
- The participating and eligible Customers will receive their applicable reward only if all the criteria specified by Dealer in relation to the same are fulfilled. The applicable rewards will be sent/made available to Customer on such terms as specified by Dealer, from time to time.
- All applicable taxes, fees and levies (including ‘gift’ tax or tax deducted at source, where applicable) will need to be solely paid by the Customer(s).

- Promotions are a special offer for Customers only and nothing contained herein shall prejudice or affect the terms and conditions of any product/service availed by the Customer from BFL or the Promotion Terms. These terms and conditions shall be in addition to and not in derogation to the terms and conditions prescribed by BFL for its products/services availed by the Customer from BFL and/or the Promotional Terms.
- Nothing herein amounts as a commitment by BFL or the Dealer to provide further or similar offers.
- 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 and/or rewards or participation under the Promotion, in any manner whatsoever.
- Promotion/rewards are non-transferable and non-negotiable in nature.
- 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 Promotion or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts in Pune, Maharashtra.