

## **TERMS & CONDITIONS:**

### **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.

“**BFL Platforms**” shall mean the all the platforms as listed in **Schedule I** below, through which the customer can initiate a request for availing Finance Facility from BFL.

“**Bajaj Finance App**” shall mean the mobile based application operated by BFL, for enabling its customers to avail products/services including but not limited to finance facility from BFL.

“**Customer**” refers to the customer of BFL who wishes to avail Finance Facility from BFL, and has submitted his/her details for same with BFL, during the Offer Period.

“**Finance Facility**” shall mean the finance facility of personal loan, that the Customer wish to avail from BFL, through BFL Platform.

“**Offer Period**” shall mean the respective periods beginning from 9:00 am on \_\_28<sup>th</sup> July 2021\_\_ until 11:00 pm on \_\_30<sup>th</sup> July 2022\_\_\_\_\_.

“**Reward**” refers to the reward/s offered to the Customer(s) under the Promotion, as more specifically detailed under clause 3 below, provided the Customer fulfils all the conditions prescribed by BFL for the same.

“**Wallet**” shall mean Bajaj Finserv - Mobikwik Co-Branded Wallet issued by One Mobikwik Systems Private Limited (“**Mobikwik**”)

2. To participate in this Promotion and to be eligible to receive a Reward, the Customer should have initiated request for availing such Finance Facility from BFL, through BFL Platforms and must have received a notification on Wallet or Bajaj Finance App or have received a SMS or Email relation to the Promotion on their registered mobile number/email address, and shall have mandatorily availed a Finance Facility from BFL, during the Offer Period.

3. Under this Promotion, every Customer who fulfills all the criteria specified by BFL, shall be eligible for a Reward.

The Customers who have availed the Finance facility from BFL during the Offer Period, through BFL Platforms would be eligible for the following Rewards in form of a Cashback, provided such customers fulfill all the criteria specified by BFL:

Loan Amount	Cash back Amount
INR 1,00,000-1,99,999	INR 1000
INR 2,00,000-2,99,999	INR 2000
INR 3,00,000-3,99,999	INR 3000
INR 4,00,000-4,99,999	INR 4000
INR 5,00,000-5,99,999	INR 5000

4. This Promotion is 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 on gifts / services for which such offers cannot be made available for any reason whatsoever. **For the avoidance of doubt, it is hereby clarified that this Promotion is not applicable to the Customers in the state of Tamil Nadu.**

5. The Promotion and the Reward are available at the sole discretion of BFL and subject to changes as deemed fit by BFL, without any prior notice. **However, the Customer hereby agrees and acknowledges that the Customer will only be eligible for the Reward if he/she completes the entire loan process online, initiated through BFL Platform on his/her own [as a DIY (Do it your-self) customer]**

6. A Customer can qualify only once for the Reward during the Offer Period.

7. 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.

8. This Promotion cannot be combined with any other offer/discount/promotion of BFL.

9. This Promotion is not applicable to BFL's employees and their relatives.

10. The participating and eligible Customers will receive their applicable Reward only if all the criteria specified by BFL in relation to the Finance Facility availed under the Promotion are fulfilled. The applicable Rewards cashback will be credited to the bank account of the customer, registered with BFL, within 30 working days from payment of first installment by Customer in relation to the Finance Facility to BFL.

11. 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).

12. Where the Customer has provided any incorrect information at the time of registration/providing information during initiating request at BFL Platform, for the Promotion and/ or in the loan application, his/her selection will be subject to cancellation at the sole discretion of BFL.

13. This Promotion is a special offer for BFL Customers only and nothing contained herein shall prejudice or affect the terms and conditions of the Finance Facility availed by the Customer from BFL. These terms and conditions shall be in addition to and not in derogation to the terms and conditions prescribed by BFL for the Finance Facility availed by the Customer from BFL.

14. Nothing herein amounts as a commitment by BFL to provide further or similar offers.

15. Images of the products if any shown on email, BFL's website/ Wallet or any other advertisement material whatsoever, are for representational purpose only. Notwithstanding anything contained in the Promotion or these terms and conditions, any images, representations 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.

16. The decision of BFL selection committee in selecting the Customers eligible for a Reward will be final and binding on the participating Customers.

17. 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 provided by third parties.

18. BFL's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants.

19. BFL reserves the right to revise these terms, modify or withdraw this Promotion at any time without prior notice or reason. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.

20. In case of cancellation of the Finance Facility, Customer shall not be eligible to receive a Reward under this Promotion.

21. 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 this Promotion.

22. 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.

23. The Rewards are non-transferable, non-negotiable and cannot be encashed under any circumstances

24. Disputes, if any, regarding the Reward provided by any third party, under the Promotion must be addressed in writing, by the Customers directly to the such third Party and BFL shall not entertain any communication in this regard.

25. This Promotion is a special offer for Customers only and nothing contained herein shall prejudice or affect the terms and conditions of the Finance Facility. These terms and conditions shall be in addition to and not in derogation to the terms and conditions prescribed by BFL for the Finance Facility.

26. The usage of Rewards shall be governed by the applicable terms and conditions governing the Reward which will be in addition to these terms and condition.

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, Maharashtra 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.

**SCHEDULE I**

**(BFL Platform)**

1. SMS
2. MobiKwik Wallet Notification
3. Bajaj Finance App Notification
4. Email