

Master Terms and Conditions -Rural

Rural Rewards

DEFINITIONS: Following words shall for the purpose of these terms and conditions, be defined to mean as below:

“BFL” refers to Bajaj Finance Limited.

“Bajaj Finserv App” shall mean the mobile based application made available by BFL.

“Customer” means an Indian citizen who avails a loan from BFL during the Offer Period. “Offer Period” shall mean the period commencing from the day of receiving the lock/scratch card to the validity mentioned in the lock/scratch card

“Promotion” shall mean the “RCD-July’24 Monsoon Promo” promotional program offered by BFL for its Customers during the Offer Period.

“Reward” refers to reward offered to the Customer(s) under this Promotion.

“Wallet” refers to the Bajaj Pay sub wallet on which the Customer can receive and redeem the Reward/Voucher.

“APP Installment” Its mandatory for customer to have 3in1 App for receiving of Lock Card & unlocking/Voucher credit in 3in1 App.

1. Avail the offer curated for you to get assured reward
2. Cashback, Bajaj coins, or voucher are different types of reward you can earn
3. Expiry dates for Bajaj coins, cashbacks or vouchers will always be defined
4. Terms and conditions will be applicable for the earned rewards
5. Reward locking and unlocking logic will depend on the type of transaction with applicable offers, on transaction type
6. Voucher to be allocated to customer on minimum loan amount of Rs 7000 & above and loan successfully disbursed.

These Terms and Conditions shall apply to and relate to reward offer governing to electronics and appliances financed via Bajaj Finserv and redeem the cashback in Bajaj Finance App and website located at <http://www.bajajfinserv.in/> (Platform), these Terms and Conditions have been Divided into 4 Parts covering the offer campaigns providing:

1. Rewards/Randomized Reward Upto Rs. 150
2. Bajaj Coins each coin : 0.20paise = 500 coins i.e Rs.100/-

1.Assured Rewards/Randomized Reward up to Rs. 150.

Offer Period - This is limited offer period and will be mentioned on the lock/scratch card i.e 01st July’24-31st July’24

Eg: Lock Card received on 01st July’24 is applicable until 31st July’24. It can be revoked by Bajaj Finance Limited (BFL) without any prior notice to the customers. The reward will be

credited/Offer Unlocked in eligible and qualified customers Bajaj pay wallet within the offer period mentioned above (loan should be successfully disbursed).

2.Bajaj Coins each coin : 0.20paise = 500coins i.e Rs.100/-

Offer Period - The Voucher offer is a limited period and will be mentioned on the lock/scratch card. 01st July'24-31st July'24

Eg: Offer valid from 12:00 AM 01stJuly'24 to 11:59 PM 31st July'24. The Voucher offer is a limited period and will be mentioned on the lock/scratch card. 01st July'24-31st July'24.The reward will be credited/Offer Unlocked in eligible and qualified customers Bajaj pay wallet within the offer period mentioned above (loan should be successfully disbursed).

Customer Eligibility: -

1. Offer is applicable for Bajaj App Active only to whom scratch/voucher /lock card is issued
2. Bajaj 3in1 App & Bajaj Pay Wallet should be active during promo period and for next 30 days after promo period
3. The Product/is/are not returned by the Customer
4. The Product/s purchased by the Customer is/are duly delivered and is not cancelled by the Customer
5. The offer under this Promotion cannot be clubbed with any other active offers available during Offer Period
6. Only customers who receive the notification and the lock/scratch card will be applicable for the reward mentioned.
7. Applicable on selected customers who are communicated via SMS / notifications over Bajaj Finserv App

Please Note that: -

1. One Bajaj Coin carries equivalent value of 20 Paise, which is not withdrawable as cash
2. The Term Bajaj coins denotes the reward which could be redeemed only on Bajaj Pay wallet and on Bajaj Finance App only
3. Bajaj coins is/are NOT to be construed as any legal tender or currency (digital/physical) under Indian law
4. Bajaj coins once converted as cash into sub-wallet but cannot be converted into Bajaj coins.
5. 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).
6. 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.
7. 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.
8. Nothing herein amounts as a commitment by BFL to provide further or similar offers.
9. 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 the fitness for any purpose, or any other aspect of the products or Rewards provided by third parties.

10. 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.
11. Disputes, if any, regarding the products/services/Rewards under the Promotion must be addressed in writing, by the Customers directly to BFL.
12. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
13. 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.
14. 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.
15. The Promotion is not transferable and non-negotiable.
16. For credit card holders and to be eligible for cash back as stated in clause 3 above, credit card details will be verified by FOS at the Participating Store during login by medium of down payment or Rs 1 payment by Customer which will be adjusted from the down payment for the Product purchased on loan from BFL.
17. No credit card details will be stored for a given customer.