## **TERMS AND CONDITIONS**

1) Get Cashback reward upon successful disbursal of Loan from Bajaj Finance Ltd (BFL) during the offer period for purchasing Participating Product as per the below table:

Loan Amount	<b>Regular Cash Back</b>
20000 to 39999	1500
40000 to 59999	2000
60000 to 149999	3500
>=150000	6000

## Participating Products are LED, WASHING MACHINE, AIR CONDITIONER, REFRIGERATOR, MICROWAVE OVEN, HOME THEATRE, WATER PURIFIER, KITCHEN APPLIANCES, MOBILE & LAPTOP.

 Offer Period: This offer is a limited period offer valid from <u>11<sup>th</sup> August 2023 till 16<sup>th</sup></u> <u>August 2023</u> unless revoked or extended by BFL without any prior notice to the Customer.

3) **Eligibility criteria:** Offer is applicable to select customers:

- (a) Who purchase the Participating Products by successfully availing a loan from BFL during the "Offer Period"
- (b) Offer will be applicable on the **CC Surrogate**
- (c) Download the Bajaj Finserv Application; and
- (d) Create Bajaj Pay Wallet.

4) Customer shall **NOT** be eligible for the reward if:

- a. The customer fails to comply with the eligibility criteria or any of the Offer terms and conditions.
- b. The loan application is not initiated during the Offer Period. For example, if the date of initiation of the loan application is 18<sup>th</sup> July 2023 and offer period is from 19<sup>th</sup> July'23 till 27<sup>th</sup> July'23 then customer will not be eligible.
- c. The Customer within 30 days from the receipt of the locked reward fails to redeem the reward in the manner provided under Clause 3 and the other clauses of these terms and conditions.
- d. The Customer fails to download the Bajaj Finserv App and / or create the Bajaj Pay Wallet at the time of availing the loan for purchasing participating products, as the case may be.
- e. the underlying loan transaction remains unsuccessful or is subsequently cancelled either by the Customer or by BFL for any reason whatsoever. BFL shall be entitled to recover / adjust such reward from the customer if the loan transaction is cancelled subsequent to approval.
- f. If the Customer is found ineligible for the Reward by BFL or the Dealer, as the case may be.

5) The locked reward shall get unlocked after 30 days of successful loan disbursal in the manner provided under Clause 3 and the other clauses of these terms and conditions.

6) 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.

7) Cashback must be utilized for making payments towards valid transactions and availing specified services over Mobile App.

8) 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.

9) Participation in this Offer is completely voluntary, and customer may choose not to participate in the offer.

10) 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.

11) 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.

12) Any images displayed on the Bajaj Finserv App are for illustrative purposes only. Characteristics of actual product may vary.

13) 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.

14) 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.

15) None of the reward promotion / offer involve any betting and / or wagering of money.

16) 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.

17) 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

18) 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.

19) 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.