

Gold Loan Carnival Terms and Conditions

1. **Offer:** Get reward upon availing and successful disbursement of Gold Loan from Bajaj Finance Ltd (BFL) during the offer period.
2. **Offer Period:** This Offer is valid from 25th Nov'25 to 28th Feb'26 ("**Offer Period**"), unless withdrawn, suspended, revoked or extended by BFL at its sole discretion.
3. **Offer Communication:** Offer will be communicated to customers through below channels:
 - i. Bajaj Finserv App– Banners, notification, lead page
 - ii. Bajaj Finserv Website located at www.bajajfinserv.in;
 - iii. Gold loan banners located at URL <https://www.bajajfinserv.in/gold-loan>
 - iv. Gold Loan Application page located at <https://www.bajajfinserv.in/gold-loan-application-form>
 - v. Bajaj Markets website located at <https://www.bajajfinservmarkets.in/apply-for-gold-loan/>
 - vi. Web and App Notifications.
4. **Eligibility criteria:** Select Customers who avail Gold Loan from BFL of Rs. 1,00,000/- (Rupees One Lakh Only) or above shall be eligible for the Reward.
5. This offer shall not be applicable to customers who repay the Gold Loan within 180 days from the date of loan disbursement.
6. **Limit:** Customer shall be eligible for Reward only once during the Offer Period.
7. **Reward:** Upon fulfillment of all the criteria specified by BFL, the eligible Customers may be rewarded with the following rewards which may be as follows:

| Category Reward | of | Maximum no. of Winners | Details of Reward |
|------------------------|----|------------------------|---------------------------------|
| 1 st Reward | | 10 | Travel Voucher for Foreign Trip |
| 2 nd Reward | | 34 | 42" LED TV |
| 3 rd Reward | | 272 | Microwaves |
| 4 th Reward | | 6792 | Small Electric Appliances |
| Total | | 7108 | |

8. **Criteria for Selecting the Reward Winners:**
 - i. Herein the highest amount of gold loan quantum means the net loan amount (Total disbursed – Total Release) of the customer at the time of result announcement
 - ii. Customer selection under this program will be conducted at the state level, based on the highest loan amount availed by eligible customers within each state, as per the state-wise classification of BFL Branch Offices outlined in Annexure 1. BFL reserves the right to modify the list of participating Branch Offices at its sole discretion
 - iii. Customer should not feature in list of wilful defaulters and/or involved in fraud (spurious or stolen gold ornaments) otherwise customer will not be eligible for the reward.
 - iv. Out of the total customers participating in this Offer, a total of 7108 customers shall be eligible for the Rewards basis the quantum of the Gold Loan Amount availed and disbursed by BFL to the Customers.
 - v. For the 1st Reward, top 10 Customer availing and getting the disbursement of the highest quantum of the Gold Loan Amount shall be eligible for the Couple Travel Voucher for the Foreign Trip.

- vi. For the 2nd Reward, top 34 Customers availing and getting the disbursement of the highest quantum of the Gold Loan Amount shall be eligible for 42" LED TV.
 - vii. For the 3rd Reward, top 272 Customers availing and getting the disbursement of the highest quantum of the Gold Loan Amount shall be eligible for Microwaves.
 - viii. For the 4th Reward, top 6 Customers availing and getting the disbursement of the highest quantum of the Gold Loan Amount in each of the participating BFL Branch Offices shall be eligible for Small Electric Appliances.
 - ix. If the customer opts for and successfully avails the disbursement of multiple gold loans during offer period, the aggregate of the total Gold Loan disbursement shall be considered for selecting the Reward Winners.
9. **Announcement of Reward Winners:** The Reward Winners shall be announced by BFL via following modes:
- i. Reward Winners shall get notified via SMS and Telephonic Calls over their registered Mobile number.
 - ii. Reward Winners shall get notified via E-mails over their registered Email id.
 - iii. List of the Reward Winners will be displayed at BFL branch offices.
 - iv. Award Letters shall be issued to the Reward Winners when they visit the BFL branch offices.
10. **Reward Fulfillment:** The fulfillment of Rewards shall be carried out after 180 days from 31st Mar, 2026 (the end date of the Offer Period) in the following manner:
- i. **1st Reward - Foreign Trip Travel Voucher:**
 - The Reward Winners shall be rewarded with the Foreign Trip Travel Voucher by the authorized vendor of BFL which shall include the return journey Air Tickets, Hotel Accommodations and Sight Seeing for a Couple.
 - All other expenses, except as mentioned in the travel voucher, shall be solely borne by the Customer. Exclusions include but are not limited to VISA fees, VISA application and approval, availability of Passport and travel documents, travel insurance, taxes, Fee, personal expenditure on food and beverages, additional sight seeing, local travel etc.
 - BFL and the authorized vendor shall not be liable for any such expenses that are excluded from the travel voucher.
 - ii. **2nd Reward – 42" LED TV:**
 - The Reward Winners who are eligible for the 2nd Reward, shall be rewarded with a 42" LED TV by the authorized vendor of BFL. The authorized vendor of BFL shall deliver the 42" LED TV to the Reward Winners at their mailing address registered with BFL.
 - The brand, model and make of the LED TV shall be decided by BFL in its sole discretion.
 - iii. **3rd Reward – Microwaves:**
 - The Reward Winners who are eligible for the 3rd Reward, shall be rewarded with a Microwave by the authorized vendor of BFL.
 - The authorized vendor of BFL shall deliver the Microwave to the Reward Winners at their mailing address registered with BFL.
 - The brand, model and make of the Microwave shall be decided by BFL in its sole discretion.
 - iv. **4th Reward – Small Appliances:**
 - The Reward Winners who are eligible for the 4th Reward, shall be rewarded with a Small Electric Appliances by the authorized vendor of BFL.

- The authorized vendor of BFL shall deliver the Small Appliances to the Reward Winners at their mailing address registered with BFL.
 - The brand, make, model and category of Small Appliance shall be decided by BFL in its sole discretion.
11. BFL shall, with the help of the authorized vendors, attempt to have the Reward delivered at the registered mailing address and / or the registered email address of the Reward Winner. The principal liability of the delivery shall be with the BFL. If the Reward remains undelivered despite multiple attempts, due to the reasons beyond control of BFL or its authorized vendor, the Reward shall be offered to the next eligible Award Winner. The earlier Reward Winner who refused or failed to collect the Reward shall not be entitled to claim the Reward subsequently.
 12. BFL shall not be liable for any delay or loss that may be caused on delivery of the Reward.
 13. In order for the Reward to be delivered to the Reward Winner, the Customer understands and agrees that BFL to share the Customer's details like name, address, phone number, email id etc with the authorized vendor for delivery of the Reward.
 14. Images of the Reward shown on email, Website 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., Bajaj Finance Limited (BFL) in no way claims any right whatsoever relating to such intellectual property.
 15. The Rewards are not the products or services rendered by BFL and therefore, BFL shall not in any manner be deemed to be making any representation or warranty whatsoever in connection with the Reward (including the quality of products / services thereof) and shall not be responsible on any manner whatsoever for the same, at any point of time either during or post the Offer.
 16. This Promotional Offer is an Offer by BFL and does not amount to endorsement of products, services provided by the third-party service provider ("Service Provider"). BFL shall not at any time be responsible or held liable for any missed services, quality, defect or deficiency in the Products, Services provided by Service Providers or any loss, injury, damage or harm suffered by or in connection with products / services provided by third parties and disputes if any, have to be settled by the Customer directly with the Service provider.
 17. Participation in this Offer is completely voluntary, and customer may choose not to participate in the offer.
 18. 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).
 19. 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 for specific clarification, this Offer is not applicable to the State of Tamil Nadu.
 20. None of the reward promotion / offer involve any betting and / or wagering of money. Quantum of Reward that may be received by the customer shall be final and binding and not subject to any dispute settlement procedure. Customer hereby waives from raising any objections / disputes in any manner whatsoever.
 21. 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.
 22. Where the Customer has provided any incorrect information at the time of registration for the Promotion or in the loan application or while availing the Gold Loan, his/her selection will be subject to cancellation at the sole discretion of BFL.
 23. This Promotion is a special offer for BFL Customers only and nothing contained herein shall prejudice or affect the terms and conditions of the Gold Loan 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 Gold Loan availed by the Customer from BFL.

24. The Promotion is non-transferable and non-negotiable.
25. Nothing herein amounts as a commitment by BFL to provide further or similar offers.
26. Customer agrees to keep BFL, its group entities, affiliates or their respective directors, officers, employees etc indemnified and harmless at all times.
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 offer 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. 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.

Annexure 1
State wise list of BFL Branch Offices