

**TERMS AND CONDITIONS**  
**SUCCESSFUL TRANSACTIONS OVER ONLINE PLATFORM USING BAJAJ PAY UPI**

These Terms and Conditions shall apply to and regulate to certain cashback related Offers displayed over select Online Platforms where Bajaj Pay UPI can be used as a payment mode for carrying out the transactions over such Online Platform. These Terms and Conditions 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.

- 1) **Offer Period:** The Offer Period shall be defined on the Online Platform and can be revoked or extended by Bajaj Finance Limited (BFL) without any prior notice to the Customers.
- 2) **Reward:** Reward shall be in the form of Cashback as notified on the Online Platform or in the Push Notification received by the Customer. The category wise offer details are provided in Annexure 1 hereunder.
- 3) **Eligibility Criteria:** This offer is eligible for the selected customers:
  - i. Who are communicated via Push Notifications over the Bajaj Finserv App;
  - ii. Who have created Bajaj Pay UPI Virtual Payment Address (Bajaj Pay UPI VPA);
  - iii. Who while transacting over Online Platforms and / or notified in the Push Notification carry out successful payment using Bajaj Pay UPI as a payment mode during the Offer Period
  - iv. Offer is applicable till 5 eligible transactions in each category during a calendar month per customer during the Offer Period.
  - v. Offer is applicable only to selected Online Platforms as may be determined by BFL from time to time which contains specific offer terms and conditions relating to rewards on successful transactions using Bajaj Pay UPI.
- 4) Customers who fulfil the above eligibility criteria in compliance of these terms and conditions and the terms mentioned on the Online Platform shall be rewarded with Cashback as mentioned on such Online Platform which shall be credited to their Bajaj Pay Sub Wallet within 7 (Seven) days of successful transaction.
- 5) Customer acknowledges that the cashback 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currency; (ii) transferred to any bank account, (iii) transferred to any other Wallet; and (iv) cannot be withdrawn as cash.
- 6) Cashback must be utilized for making utility payments towards valid transactions and availing specified services over Bajaj Finserv Mobile App.
- 7) Participation in this Offer is completely voluntary. BFL does not, in any manner guarantee any minimum reward to any customer.
- 8) This offer is available only to citizens of India in select cities. 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.
- 9) None of the reward promotion / offer involve any betting and / or wagering of money.
- 10) Quantum of Reward received by the customer shall be final and binding and not subject to any dispute settlement procedure.
- 11) 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.

- 12) BFL holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability or quality either of the products made available to the Customer on such Third Party Online Platform / online marketplace.
- 13) BFL holds no warranty with respect to the quality of products and / or Services acquired or availed 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 said Third Party Online Platform / online marketplace and that BFL shall not entertain any communication in this regard.
- 14) Any images displayed by BFL are for illustrative purposes only. Characteristics of actual product / service may vary.
- 15) 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 rendered by such Third Party over the Third Party Online Platform or Online Marketplace and purchased by the Customer.
- 16) 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.
- 17) 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.

## ANNEXURE 1

### CATERGORIES OF ONLINE PLATFORMS AND REWARD DETAILS

Education			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	800	1999	₹ 10
2	2000	4999	₹ 20
3	5000	6999	₹ 25
4	7000	9999	₹ 35
5	10000	>10000	₹ 100

Telecom			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	100	399	₹ 10
2	400	499	₹ 15
3	500	699	₹ 20
4	700	999	₹ 25
5	1000	>1000	₹ 30

Travel			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	200	699	₹ 10
2	700	999	₹ 15

3	1000	2499	₹ 20
4	2500	4999	₹ 50
5	5000	7999	₹ 100

Grocery			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	500	999	₹ 5
2	1000	2499	₹ 15
3	2500	4999	₹ 25
4	5000	7999	₹ 30

Public Service			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	100	249	₹ 10
2	250	499	₹ 15
3	499	999	₹ 20

E-Comm			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	100	499	₹ 10
2	500	999	₹ 15
3	1000	2499	₹ 25
4	2500	4999	₹ 30
5	5000	7999	₹ 40

Professional Service			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	2000	4999	₹ 20
2	5000	6999	₹ 25
3	7000	9999	₹ 35
4	10000	>10000	

Health-Care			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	1000	1999	₹ 10
2	2000	4999	₹ 20
3	5000	6999	₹ 25
4	7000	9999	₹ 35
5	10000	>10000	₹ 100

Business Related Services			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	1000	1999	₹ 10
2	2000	4999	₹ 20
3	5000	6999	₹ 25
4	7000	9999	₹ 35
5	10000	>10000	₹ 100

IT & Software			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	700	999	₹ 15
2	1000	2499	₹ 20
3	2500	4999	₹ 50
4	5000	7999	₹ 100

Hotel			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	1500	4999	₹ 15
2	5000	6999	₹ 25
3	7000	9999	₹ 35
4	10000	>10000	₹ 100

Bill payments and utility			
S No	Min Invoice Value	Max Invoice Value	Assured Cashback
1	500	999	₹ 5
2	1000	2499	₹ 15
3	2500	4999	₹ 25
4	5000	7999	₹ 30