

## TERMS & CONDITIONS: Rural January Pongal Promo 2023

### 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.
- “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.
- “EMI Card” shall mean Bajaj Finserv EMI Network Card which enables customers to avail loan from BFL.
- “Offer Period” shall mean the period commencing from 12:00 am on 14<sup>th</sup> January 2023 to 11:59 p.m. on 16<sup>th</sup> January 2023
- “Participating Store(s)” shall mean such retail store(s) or dealer outlets which are empaneled with BFL and which are selected by BFL for the Promotion and contribute to the Reward.
- “Promotion” shall mean the “Rural January Pongal Promo 2023” promotional program offered by BFL for its EMI Card Customers during the Offer Period.
- “Reward” refers to reward offered to the Customer(s) under this Promotion.
- “Wallet” refers to the Bajaj Pay wallet on which the Customer can receive and redeem the Reward.
- “Product” means only selected digital / consumer durable product purchased from Selected Participating Stores on finance from BFL

### 2. Customer Eligibility:

Under this Promotion, every Customer who fulfils the below mentioned criteria shall be eligible for the Reward:

- i) The Product is purchased by the Customer during the Offer Period using the EMI Card;
- ii) The Product/s purchased by the Customer is/are duly delivered and is not cancelled by the Customer;
- iii) The loan for the product/s purchased by the Customer at the Participating Store on finance from BFL should be duly approved and disbursed by BFL;
- iv) The Product/s is/are not returned by the Customer;
- v) Loan is not cancelled by BFL before the delivery of the Products during Offer Period;
- vi) EMI Card of the Customer should not be blocked at the time of redemption of Reward;
- vii) The Customer should have paid first equated monthly instalment (“EMI”) to BFL on time or before the due date for the loan availed under the Promotion; The eligibility of reward in this consumer promotion shall be dependent upon the product price purchased by the customer as specified in clause 3 of this document

3. **Reward Structure:** Upon fulfilment of all the criteria specified by BFL under these terms and condition, including those mentioned in clause 2, and below mentioned criteria against the Promotion in accordance with these terms and conditions customers shall be eligible for the following **Reward\*** for the Promotion as per the grid given below:

a. RDP Products - Mobile and Laptop

Amount Financed (INR)	Cash back (INR)
0-9999	0
10,000 - 14,999	500
15,000 - 24,999	1000
25,000 - 34,999	1250
35,000 - 49,999	1500
50,000 & above	2000

SS Communication- AC, LED TV ,Fridge,WM,Mobile & Laptop

Amount Financed (INR)	Cash back (INR)
0-9999	0
10,000 - 14,999	500
15,000 - 24,999	1000
25,000 - 34,999	1250
35,000 - 49,999	1500
50,000 & above	2000

b. RCD Products - LED TV, AC , Refrigerator and Washing Machine

Amount Financed (INR)	Cash back (INR)	Extra Cash Back - For Credit Card Holders	Total Cash Back (INR)
0-9999	0	0	0
10,000 - 19,999	0	1000	1000
20,000 - 34,999	1000	1000	2000
35,000 - 49,999	1500	1000	2500
50,000 - 74,999	2500	1000	3500
75,000 & above	4000	1000	5000

\* The offer under this Promotion cannot be clubbed with any other active offers available during Offer Period. Only one transaction per Customer/EMI card, at the above said Participating store will be considered for the said Promotion.

4. The usage of Rewards shall be governed by the applicable terms and conditions available at <https://www.bajajfinserv.in/terms-of-use> governing the Reward which will be in addition to these terms and conditions
5. This Promotion is available only in selected locations 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.
6. The Promotion and the Rewards are available at the sole discretion of BFL and subject to changes as deemed fit by BFL, without any prior notice.
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 is not applicable to BFL's employees and their relatives.
9. This Promotion cannot be combined with any other offer/discount/promotion of BFL.
10. Notwithstanding anything contained in the Promotion thereunder or these terms and conditions, any images, representations, content 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.
11. The Reward details will be shared with the Customer by BFL via SMS communication sent to their mobile number registered with BFL, on or before 24<sup>th</sup> February 2023
12. The eligible Customers shall receive their Reward only upon disbursement of the loan amount availed under the Promotion by BFL to the Customer. The Reward shall be credited to Customer's Wallet on or before 30 days of loan disbursement. In the event the Customer is unable to create an account on the Wallet due to any technical issue, BFL may transfer the Reward directly to the bank account provided for availing loan at the sole discretion of BFL.
13. 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).
14. 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.
15. 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.
16. Nothing herein amounts as a commitment by BFL to provide further or similar offers.
17. 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.
18. 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.

19. Disputes, if any, regarding the products/services/Rewards under the Promotion must be addressed in writing, by the Customers directly to the merchant/issuer of the Rewards and BFL shall not entertain any communication in this regard.
20. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
21. In case of cancellation/refund of the qualifying loan transaction, Customer's eligibility for availing the Promotion and/or the Reward will be at the sole discretion of BFL.
22. 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.
23. 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.
24. The Promotion is not transferable and non-negotiable.
25. For credit card holders and to be eligible for additional 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.
26. No credit card details will be stored for a given customer.
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 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.