

TERMS & CONDITIONS:- Nov'23 || RCD-Diwali Cashback Promo

1. DEFINITIONS: Following words shall for the purpose of these terms and conditions, be defined to mean as below:
2. .“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 12:00 am on 10th November 2023 to 11:59 p.m. on 13th November 2023.
 - “Participating Store(s)” shall mean such retail store(s) or dealer outlets which are empanelled with BFL and which are selected by BFL for the Promotion and contribute to the Reward.
 - “Promotion” shall mean the “**Nov'23 || RCD-Diwali Cashback Promo**” promotional program offered by BFL for its EMI Card & new Customers during the Offer Period.
 - “Reward” refers to reward offered to the Customer(s) under this Promotion.
 - “Wallet” refers to the Bajaj Pay subwallet on which the Customer can receive and redeem the Reward/Cashback.
 - “Product” means only selected digital / consumer durable product purchased from Selected Participating Stores on finance from BFL.Credit Program and Product category slabs are mentioned below in detail
.“APP Installment” Its mandatory for customer to download 3in1 App before DO to avail cashback.

3. Customer Eligibility:

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

- i) EMI Card of the Customer should not be blocked at the time of redemption of Reward.
- ii) The Product is purchased by the Customer during the Offer Period & his loan is booked within the mentioned slabs and surrogates for **Mobile or Laptop under 4a**
- iii) The Product is purchased by the Customer during the Offer Period & his loan is booked within the mentioned slabs and surrogates for **AC,LED-TV, Refrigerator or Washing Machine under 4b and 4c**
- iv) The Product/s purchased by the Customer is/are duly delivered and is not cancelled by the Customer.
- v) 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
- vi) The Product/s is/are not returned by the Customer
- vii) Loan is not cancelled by BFL before the delivery of the Products during Offer Period;
- viii) Products eligible here are: mentioned under customer eligibility point iii and iv
- ix) This offer is only applicable on: mentioned under customer eligibility point i and ii

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

- a. **RDP Products – Mobile or Laptop** {1.22[EMI Card], 1.05[Prospect Activate], 1.06 [Prime Banking], 1.13 [EMANDATEDC], 1.12 [Digital LTV], 1.08 [Laptop Special], 1.01 [Credit Card]}

- Cashback of INR 750 for price slab between INR 20,000 – 34,999
- Cashback of INR 1000 for price slab between INR 35,000 – 49,999
- Cashback of INR 1250 for price slab between INR 50,000 – 74,999
- Cashback of INR 2500 for price slab between INR 75,000 and above

b. RCD Products – AC, Refrigerator,LED TV or Washing Machine { 1.22[EMI Card], 1.05[Prospect Activate], 1.06 [Prime Banking], 1.13 EMANDATEDC}

- Cashback of INR 750 for price slab between INR 20,000 – 34,999
- Cashback of INR 1250 for price slab between INR 35,000 – 49,999
- Cashback of INR 1750 for price slab between INR 50,000 – 74,999
- Cashback of INR 2500 for price slab between INR 75,000 & above

c. RCD Products – AC,Refrigerator,LED TV or Washing Machine {1.01 [Credit Card]}

- Cashback of INR 1750 for price slab between INR 20,000 – 34,999
- Cashback of INR 2250 for price slab between INR 35,000 – 49,999
- Cashback of INR 2750 for price slab between INR 50,000 – 74,999
- Cashback of INR 3500 for price slab between INR 75,000 & above

* The offer under this Promotion cannot be clubbed with any other active offers available during Offer Period.

Steps To Avail Cashback:

1. Customer should download Bajaj 3in1 App at home or at store before booking his loan
2. Bajaj 3in1 App & Bajaj Pay Wallet should be active during promo period and for next 30 days after promo period.
3. Customer to view the lock card/scratch card in Rewards section under 3in1 Bajaj App Rewards In Progress to be viewed for lock card/scratch card
4. Lock Card/Scratch Card contains the expiry date of the reward/cashback
5. Once the lock card is unlocked, customer will receive a notification, please click on the notification and unlock your lock cards under Rewards In Progress
6. Once customer will scratch the lock card, the cashback amount will be credited to customer's sub wallet.

Steps To Raise A Request:

- Login into your 3in1 Bajaj App under help and support click on relationship details to raise the request for any discrepancies in Cashback.
5. The usage of Rewards shall be governed by the applicable terms and conditions available at [Terms and Conditions \(bajajfinserv.in\)](https://www.bajajfinserv.in) (please refer Point 141)governing the Reward which will be in addition to these terms and conditions
 6. 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.
 7. 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.

- 8.** 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.
- 9.** This Promotion is not applicable to BFL's employees and their relatives.
- 10.** This Promotion cannot be combined with any other offer/discount/promotion of BFL.
- 11.** 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.
- 12.** The Reward details will be shared with the Customer by BFL via Notification on receiving and unlocking the scratch card/lock card .SMS communication sent to their mobile number registered with BFL, on or before 14th December-2023
- 13.** 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 subwallet on successful loan disbursement on or before 30days of Offer period as mentioned under clause 2. 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.
- 14.** 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).
- 15.** 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.
- 16.** 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.
- 17.** Nothing herein amounts as a commitment by BFL to provide further or similar offers.
- 18.** 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.
- 19.** 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.
- 20.** Disputes, if any, regarding the products/services/Rewards under the Promotion must be addressed in writing, by the Customers directly to BFL.
- 21.** These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.

- 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 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.