

## TERMS & CONDITIONS: “6% cashback”

### 1. DEFINITIONS:

Following words for these terms and conditions, be defined to mean as below:

“**BFL**” refers to Bajaj Finance Limited.

“**Customer**” means an Indian citizen who avails a loan from BFL during the Offer Period.

“**EMI Card**” shall mean the BFL Existing Member Identification Card issued to BFL’s customers.

“**Offer Period**” shall mean the period commencing from 00:00 am on 12<sup>th</sup> March of 2020 to 31<sup>st</sup> April pm on 11:59:59.

“**Participating Store(s)**” shall mean such retail store(s) or dealer outlets which are empaneled with BFL and which are participating in this Promotion and which are in such locations as detailed in Annexure I.

“**Promotion**” shall mean the 6% cashback upto Rs.3000” promotional program offered by BFL for its Existing Customers during the Offer Period.

“**Products**” shall mean the products purchased from Participating Stores using BFL’s finance facility. Products shall exclude transaction effected online through e-commerce platform and on merchant outlets for purchase of <<online transactions, apparels, Eye wear, tiers, fashion , jewellery items>>/

“**Reward**” refers to reward offered to the Customer(s) under this Promotion.

“**Website**” means BFL’s website at the following URL <https://www.bajajfinserv.in/finance/>

“**Wallet**” refers to the Bajaj Finserv- Mobikwik co-branded wallet on which the Customer can receive the Reward

### 2. This Promotion is valid for only such Customers:

- i. Who have received a communication from BFL regarding the said Promotion. For a specific set of base who haven’t transacted with us in last 18 months
- ii. Who avail a loan from Participating Stores during the Offer Period and who successfully pay the 1 successful equated monthly installments of the loan as per the repayment schedule
- iii. who opt in for participating in the promotion by giving an SMS “**\_BFLR**” to 8424009661 from their mobile number that has been registered with BFL
- iv. Customers must mandatorily link their EMI Card to the Wallet
- v. Customers will receive their benefits 30 days post payment of 1 successful equated monthly installments.

3. Under this Promotion, every Customer who fulfills the criteria specified by BFL, shall be eligible for cash back of 6% of the loan amount subject to a maximum cashback of INR 3000/-. Cashback shall be given only on the first transaction done after opting in to the Promotion by the Customer:
4. A Customer can qualify only once for the Promotion during such Offer Period. For the avoidance of doubt, it is hereby clarified that a Customer is eligible for only one Reward during the Offer Period.
5. The usage of Rewards shall be governed by the applicable terms and conditions governing the Reward which will be in addition to these terms and conditions.
6. This Promotion is available only in select cities 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 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 eligible Customers shall receive their Rewards only upon successful repayment of 1 successful EMI installment on the loan availed under the Promotion by BFL to the Customer. The Reward shall be given to the Customer via **Wallet** and 30 (Thirty) days from the date of the aforesaid disbursement of the loan amount, provided successful repayment of third equated monthly installment.
12. 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).
13. The tax deducted at source in respect of the Reward, where applicable, shall be paid by BFL.
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.
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 under any circumstances.
25. 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.
26. 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.
27. 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.

## ANNEXURE I

### List of cities where consumers can avail the Promotion from Participating Stores:

PAN India

<b>BRANCH</b>	<b>LOCATION</b>	<b>PROPOSED TIER</b>
ABOHAR	ABOHAR	GROWTH
AGARTALA	AGARTALA	GROWTH
AGRA	AGRA	GROWTH
AHMEDNAGAR	AHMEDNAGAR	GROWTH
AJMER	AJMER	GROWTH
AKKALKOT	AKKALKOT	GROWTH
AKOLA	AKOLA	GROWTH
ALAPPUZHA	ALAPPUZHA	GROWTH
ALIGARH	ALIGARH	GROWTH
ALIPURDR	ALIPURDR	GROWTH
ALLAHABAD	ALLAHABAD	GROWTH
AMBALA	AMBALA	GROWTH
AMBIKAPUR	AMBIKAPUR	GROWTH
AMRAVATI	AMRAVATI	GROWTH
AMRITSAR	AMRITSAR	GROWTH
ANAND	ANAND	GROWTH
ANANTPUR	ANANTPUR	GROWTH
ANGAMALY	ANGAMALY	GROWTH
ANGUL	ANGUL	GROWTH
ANKLESHWAR	ANKLESHWAR	GROWTH
ARAMBAGH	ARAMBAGH	GROWTH
ARRAH	ARRAH	GROWTH
ASANSOL	ASANSOL	GROWTH
AURANGABAD	AURANGABAD	GROWTH
AVINASHI	AVINASHI	GROWTH
BALASORE	BALASORE	GROWTH
BANKURA	BANKURA	GROWTH
BARABANKI	BARABANKI	GROWTH
BAREILLY	BAREILLY	GROWTH
BARIPADA	BARIPADA	GROWTH
BARNALA	BARNALA	GROWTH
BATALA	BATALA	GROWTH
BATLAGUNDU	BATLAGUNDU	GROWTH
BEGUSARAI	BEGUSARAI	GROWTH
BELGAUM	BELGAUM	GROWTH

BERHAMPORE TOWN	BERHAMPORE TOWN	GROWTH
BERHAMPUR	BERHAMPUR	GROWTH
BHAGALPUR	BHAGALPUR	GROWTH
BHARUCH	BHARUCH	GROWTH
BHATINDA	BHATINDA	GROWTH
BHAVNAGAR	BHAVNAGAR	GROWTH
BHILAI	BHILAI	GROWTH
BHILWARA	BHILWARA	GROWTH
BHIMAVARAM	BHIMAVARAM	GROWTH
BHIWANI	BHIWANI	GROWTH
BIJNOR	BIJNOR	GROWTH
BIKANER	BIKANER	GROWTH
BILASPUR	BILASPUR	GROWTH
BOKARO	BOKARO	GROWTH
BOTAD	BOTAD	GROWTH
BRAHMAPUR TOWN	BRAHMAPUR TOWN	GROWTH
BRAJARAJNAGAR	BRAJARAJNAGAR	GROWTH
BULANDSHAHR	BULANDSHAHR	GROWTH
BURDWAN	BURDWAN	GROWTH
CALICUT	CALICUT	GROWTH
CHAIBASA	CHAIBASA	GROWTH
CHALAKUDY	CHALAKUDY	GROWTH
CHAMPA	CHAMPA	GROWTH
CHANDRAPUR	CHANDRAPUR	GROWTH
CHANGANASSERY	CHANGANASSERY	GROWTH
CHATRAPUR	CHATRAPUR	GROWTH
CHERTHALA	CHERTHALA	GROWTH
CHILAKALURIPET	CHILAKALURIPET	GROWTH
CHIRALA	CHIRALA	GROWTH
CHITTOOR	CHITTOOR	GROWTH
CONTAI	CONTAI	GROWTH
CUDDAPAH	CUDDAPAH	GROWTH
DAMOH	DAMOH	GROWTH
DARBHANGA	DARBHANGA	GROWTH
DAVANGERE	DAVANGERE	GROWTH
DEHRADUN	DEHRADUN	GROWTH
DELHI	DELHI	GROWTH
DEOGHAR	DEOGHAR	GROWTH
DHANBAD	DHANBAD	GROWTH
DHARAPURAM	DHARAPURAM	GROWTH
DHARWAD	DHARWAD	GROWTH

DHENKANAL	DHENKANAL	GROWTH
DIBRUGARH	DIBRUGARH	GROWTH
DIBRUGARH-EXT	DIBRUGARH-EXT	GROWTH
DINDIGUL	DINDIGUL	GROWTH
DINHATA	DINHATA	GROWTH
DUMKA	DUMKA	GROWTH
DURGAPUR	DURGAPUR	GROWTH
ELURU	ELURU	GROWTH
ERODE	ERODE	GROWTH
FAIZABAD	FAIZABAD	GROWTH
FARIDKOT	FARIDKOT	GROWTH
FATEHABAD	FATEHABAD	GROWTH
FAZILKA	FAZILKA	GROWTH
FEROZPUR	FEROZPUR	GROWTH
GANGTOK	GANGTOK	GROWTH
GAYA	GAYA	GROWTH
GHARAUNDA	GHARAUNDA	GROWTH
GIRIDH	GIRIDH	GROWTH
GIRIDIH	GIRIDIH	GROWTH
GOHANA	GOHANA	GROWTH
GUDIVADA	GUDIVADA	GROWTH
GULBARGA	GULBARGA	GROWTH
GUNTUR	GUNTUR	GROWTH
GURDASPUR	GURDASPUR	GROWTH
GUWAHATI	GUWAHATI	GROWTH
GWALIOR	GWALIOR	GROWTH
HALDIA	HALDIA	GROWTH
HALDWANI	HALDWANI	GROWTH
HARDWAR	HARDWAR	GROWTH
HAZARIBAG	HAZARIBAG	GROWTH
HISSAR	HISSAR	GROWTH
HOSHIARPUR	HOSHIARPUR	GROWTH
HOSUR	HOSUR	GROWTH
HUBLI	HUBLI	GROWTH
ICHALKARANJI	ICHALKARANJI	GROWTH
IRINJALAKUDA	IRINJALAKUDA	GROWTH
JABALPUR	JABALPUR	GROWTH
JAGADHARI	JAGADHARI	GROWTH
JAGDALPUR	JAGDALPUR	GROWTH
JAGRAON	JAGRAON	GROWTH
JAGTIAL	JAGTIAL	GROWTH

JAIPUR	JAIPUR	GROWTH
JALANDHAR	JALANDHAR	GROWTH
JALGAON	JALGAON	GROWTH
JALPAIGURI	JALPAIGURI	GROWTH
JAMMU	JAMMU	GROWTH
JAMMU	JAMMU	GROWTH
JAMNAGAR	JAMNAGAR	GROWTH
JAMSHEDPUR	JAMSHEDPUR	GROWTH
JHANSI	JHANSI	GROWTH
JHARSUGUDA	JHARSUGUDA	GROWTH
JIND	JIND	GROWTH
JODHPUR	JODHPUR	GROWTH
JORHAT	JORHAT	GROWTH
JORHAT-EXT	JORHAT-EXT	GROWTH
KAITHAL	KAITHAL	GROWTH
KAKINADA	KAKINADA	GROWTH
KALIMPONG	KALIMPONG	GROWTH
KALPETTA	KALPETTA	GROWTH
KANGRA	KANGRA	GROWTH
KANHANGAD	KANHANGAD	GROWTH
KANNUR	KANNUR	GROWTH
KANPUR	KANPUR	GROWTH
KANPUR	KANPUR	GROWTH
KAPURTHALA	KAPURTHALA	GROWTH
KARAIKUDI	KARAIKUDI	GROWTH
KARIMNAGAR	KARIMNAGAR	GROWTH
KARNAL	KARNAL	GROWTH
KARUNAGAPPALLY	KARUNAGAPPALLY	GROWTH
KARUR	KARUR	GROWTH
KASHIPUR	KASHIPUR	GROWTH
KATI HAR	KATI HAR	GROWTH
KATI HAR EXT	KATI HAR EXT	GROWTH
KATTAPANA	KATTAPANA	GROWTH
KAYAMKULAM	KAYAMKULAM	GROWTH
KHAMMAM	KHAMMAM	GROWTH
KHANNA	KHANNA	GROWTH
KHARAGPUR	KHARAGPUR	GROWTH
KOCH BIHAR	KOCH BIHAR	GROWTH
KODUNGALLOOR	KODUNGALLOOR	GROWTH
KOLHAPUR	KOLHAPUR	GROWTH
KOLLAM	KOLLAM	GROWTH

KONDOTTY	KONDOTTY	GROWTH
KOOTHATTUKULAM	KOOTHATTUKULAM	GROWTH
KORBA	KORBA	GROWTH
KOTA	KOTA	GROWTH
KOTHAGUDEM	KOTHAGUDEM	GROWTH
KOTHAMANGALAM	KOTHAMANGALAM	GROWTH
KOTKAPURA	KOTKAPURA	GROWTH
KOTTARAKARA	KOTTARAKARA	GROWTH
KOTTAYAM	KOTTAYAM	GROWTH
KUMBAKONAM	KUMBAKONAM	GROWTH
KURNOOL	KURNOOL	GROWTH
KURUKSHETRA	KURUKSHETRA	GROWTH
LADWA	LADWA	GROWTH
LUCKNOW	LUCKNOW	GROWTH
MACHILIPATNAM	MACHILIPATNAM	GROWTH
MADANAPALLE	MADANAPALLE	GROWTH
MAHABUBNAGAR	MAHABUBNAGAR	GROWTH
MAKRANA	MAKRANA	GROWTH
MALAPPURAM	MALAPPURAM	GROWTH
MALAPURAM	MALAPURAM	GROWTH
MALDA	MALDA	GROWTH
MALOUT	MALOUT	GROWTH
MANCHERIAL	MANCHERIAL	GROWTH
MANNARKKAD	MANNARKKAD	GROWTH
MANSA PB	MANSA PB	GROWTH
MANSA PB EXT	MANSA PB EXT	GROWTH
MARTHANDAM	MARTHANDAM	GROWTH
MATHURA	MATHURA	GROWTH
MECHEDA	MECHEDA	GROWTH
MENJERI	MENJERI	GROWTH
PONNANI	MENJERI	GROWTH
MIRYALAGUDA	MIRYALAGUDA	GROWTH
MIRZAPUR	MIRZAPUR	GROWTH
MOGA	MOGA	GROWTH
MORADABAD	MORADABAD	GROWTH
MOTIHARI	MOTIHARI	GROWTH
MUGHALSARAI	MUGHALSARAI	GROWTH
MUKERIAN	MUKERIAN	GROWTH
MUKTSAR	MUKTSAR	GROWTH
MUSIRI	MUSIRI	GROWTH
MUVATTUPUZHA	MUVATTUPUZHA	GROWTH

MUZAFFARPUR	MUZAFFARPUR	GROWTH
NABHA	NABHA	GROWTH
NAGERCOIL	NAGERCOIL	GROWTH
NALGONDA	NALGONDA	GROWTH
NAMAKKAL	NAMAKKAL	GROWTH
NANDED	NANDED	GROWTH
NANDYAL	NANDYAL	GROWTH
NANGAL	NANGAL	GROWTH
NARASARAOPET	NARASARAOPET	GROWTH
NARNAUL	NARNAUL	GROWTH
NASIRABAD	NASIRABAD	GROWTH
NELAMBOOR	NELAMBOOR	GROWTH
NELLORE	NELLORE	GROWTH
NIRMAL	NIRMAL	GROWTH
NIZAMABAD	NIZAMABAD	GROWTH
ONGOLE	ONGOLE	GROWTH
OTTAPPALAM	OTTAPPALAM	GROWTH
PALAI	PALAI	GROWTH
PALAKAD	PALAKAD	GROWTH
PANIPAT	PANIPAT	GROWTH
PARBHANI	PARBHANI	GROWTH
PATHANAMTHITTA	PATHANAMTHITTA	GROWTH
PATHANKOT	PATHANKOT	GROWTH
PATIALA	PATIALA	GROWTH
PATNA	PATNA	GROWTH
PATTAMBI	PATTAMBI	GROWTH
PATTUKOTTAI	PATTUKOTTAI	GROWTH
PAYYANNUR	PAYYANNUR	GROWTH
PEHOWA	PEHOWA	GROWTH
PERAMBRA	PERAMBRA	GROWTH
PERINTHALMANNA	PERINTHALMANNA	GROWTH
PHAGWADA	PHAGWADA	GROWTH
PHUSRO	PHUSRO	GROWTH
POLLACHI	POLLACHI	GROWTH
PONNANI	PONNANI	GROWTH
PONNUR	PONNUR	GROWTH
PURNIA	PURNIA	GROWTH
PURULIA	PURULIA	GROWTH
QUILANDY	QUILANDY	GROWTH
RAEBARELI	RAEBARELI	GROWTH
RAIGANJ	RAIGANJ	GROWTH

RAIPUR	RAIPUR	GROWTH
RAJAHMUNDRY	RAJAHMUNDRY	GROWTH
RAJAMPET	RAJAMPET	GROWTH
RAJAMPETA	RAJAMPETA	GROWTH
RAJKOT	RAJKOT	GROWTH
RAJNANDGAON	RAJNANDGAON	GROWTH
RAJPURA	RAJPURA	GROWTH
RAMAGUNDAM	RAMAGUNDAM	GROWTH
RAMGARH	RAMGARH	GROWTH
RAMPURA PHUL	RAMPURA PHUL	GROWTH
RANCHI	RANCHI	GROWTH
RAVATBHATA	RAVATBHATA	GROWTH
RISHIKESH	RISHIKESH	GROWTH
ROHATAK	ROHATAK	GROWTH
ROORKEE	ROORKEE	GROWTH
ROURKELA	ROURKELA	GROWTH
RUDRAPUR	RUDRAPUR	GROWTH
SAFIDON	SAFIDON	GROWTH
SAGAR	SAGAR	GROWTH
SALEM	SALEM	GROWTH
SAMALKHA	SAMALKHA	GROWTH
SAMASTIPUR	SAMASTIPUR	GROWTH
SAMBALPUR	SAMBALPUR	GROWTH
SANGLI	SANGLI	GROWTH
SANGRUR	SANGRUR	GROWTH
SHAHBAD MARKANDA	SHAHBAD MARKANDA	GROWTH
SHILLONG	SHILLONG	GROWTH
SHIMLA	SHIMLA	GROWTH
SHIMOGA	SHIMOGA	GROWTH
SIDDIPET	SIDDIPET	GROWTH
SILCHAR	SILCHAR	GROWTH
SILCHAR EXT	SILCHAR EXT	GROWTH
SILCHAR-EXT	SILCHAR-EXT	GROWTH
SILIGURI	SILIGURI	GROWTH
SINGRAULI	SINGRAULI	GROWTH
SIRHIND	SIRHIND	GROWTH
SIRSA	SIRSA	GROWTH
SIRSILLA	SIRSILLA	GROWTH
SITAMARHI	SITAMARHI	GROWTH
SIVASAGAR	SIVASAGAR	GROWTH
SOLAN	SOLAN	GROWTH

SOLAPUR	SOLAPUR	GROWTH
SONEPAT	SONEPAT	GROWTH
SRIGANGANAGAR	SRIGANGANAGAR	GROWTH
SRIGANGANAGAR EXT	SRIGANGANAGAR EXT	GROWTH
SUNAM	SUNAM	GROWTH
SUNDERGADH	SUNDERGADH	GROWTH
SUNDERGADH EXT.	SUNDERGADH EXT.	GROWTH
SURYAPET	SURYAPET	GROWTH
TADEPALLIGUDEM	TADEPALLIGUDEM	GROWTH
TALCHER	TALCHER	GROWTH
TALIPARAMBA	TALIPARAMBA	GROWTH
TARN TARAN	TARN TARAN	GROWTH
TENALI	TENALI	GROWTH
THALASSERY	THALASSERY	GROWTH
THAMARASSERY	THAMARASSERY	GROWTH
THANJAVUR	THANJAVUR	GROWTH
THIRUVALLA	THIRUVALLA	GROWTH
THODUPUZHA	THODUPUZHA	GROWTH
TINSUKIA	TINSUKIA	GROWTH
TIRUNELVELI	TIRUNELVELI	GROWTH
TIRUPATI	TIRUPATI	GROWTH
TIRUPUR	TIRUPUR	GROWTH
TOHANA	TOHANA	GROWTH
TUTICORIN	TUTICORIN	GROWTH
UDAIPUR	UDAIPUR	GROWTH
UNNAO	UNNAO	GROWTH
VADAKARA	VADAKARA	GROWTH
VALSAD	VALSAD	GROWTH
VAPI	VAPI	GROWTH
VARANASI	VARANASI	GROWTH
VELLORE	VELLORE	GROWTH
W Aidhan	Waidhan	GROWTH
WANAPARTHI	WANAPARTHI	GROWTH
WARANGAL	WARANGAL	GROWTH