

TERMS & CONDITIONS

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.

“**Campaign**” shall mean the “Sparkling Diwali” promotional program offered by BFL for its Customers during the Offer Period

“**Customer**” means an Indian citizen & existing customer of BFL who is in possession of a valid BFL EMI Card.

“**EMI Card**” means an existing member identification card which is an identification facility issued by BFL to customer and which has not expired or is not hot listed or blocked by BFL or the customer and is permitted by BFL for Transactions in accordance with its terms to enable them to access various facilities offered by BFL.

“**Offer Period**” shall mean the period commencing from 12:01 AM on September 28th, 2019 to 11:59 PM on October 30th, 2019.

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

“**Winner**” means such Customer who is participating in this Campaign and who has been declared as a winner by BFL under this Campaign.

2. Eligibility: This Campaign is valid for only such Customer who visit store:

- i. Is a valid EMI card holder(s)
- ii. Wish to digitize / view his/her EMI card on Bajaj Finserv Wallet application at BFL network store

3. To participate in this Campaign and to be eligible to receive the Reward, the Customer should mandatorily perform all the following conditions, during the Offer Period

- i. Customer should not have any EMI bounce with respect to payment of the amount of the product purchased by them during offer period.
- ii. The Bajaj Finserv Wallet application should be active till the time of announcement of award.

4. Under this Campaign, Customers who fulfils all the criteria specified by BFL, shall be eligible for an assured Reward as under:

S.No	Eligible Customer	Reward	Eligibility Criteria
1	All EMI Carded Customers	25% Cashback Coupon (Max limit Rs 500 on Eletricity bill and Rs 200 on other category)	Every customer will get promo for 25% cashback instantly at store on linking of their EMI Card and can use the same to pay Utility bill payments or recharges on the Bajaj Finserv Wallet application
2	Every 500 th Customer (Sequence)	Rs 1,000 Cashback (500th customer sequence)	Every 500th customer who performs transaction at store will instantly get Rs 1,000 as cashback in the Bajaj Finserv Wallet application

5. The winners will get the reward in their EMI carded Bajaj Finserv Wallet Application.

6. 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 condition.

7. This Campaign is valid only for Indian citizens. This Campaign is not applicable in places wherever prohibited and / or on gifts / services for which such offers cannot be made available for any reason whatsoever. For the avoidance of doubt, it is hereby clarified that this Campaign is not applicable to the Customers in the state of Tamil Nadu.
8. The Campaign and the Rewards are available at the sole discretion of BFL and subject to changes as deemed fit by BFL, without any prior notice.
9. A Customer can qualify only once for the Campaign 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. The customer falling under third category given above, will not get reward under first and second category and similarly customer falling under second category given above, will not get reward under first category.
10. Participating in this Campaign is voluntary and the Customer is not bound to participate in this Campaign. There is no compensation for non-participation in the Campaign under any circumstances whatsoever.
11. Images of the Reward shown on email, Website or any other advertisement material whatsoever, are for representational purpose only. Notwithstanding anything contained in the Campaign 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 decision of BFL selection committee in selecting the Winners eligible for a Reward will be final and binding on the participating Customers. Such Winners will be contacted after the expiry of the Offer Period through the Bajaj Finserv Wallet Application Notification and will be communicated the details of the Reward.
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 BFL.
14. The tax deducted at source in respect of the Reward, where applicable, shall be paid by BFL.
15. Where the Customer has provided any incorrect information at the time of registration for the Campaign, then his/her selection is subject to cancellation by BFL.
16. This Campaign is a special offer for select 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 schemes or offers.
18. BFL is not a supplier/manufacturer/issuer of the Rewards provided to the Customers under this Campaign 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 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 Rewards provided by third parties.
20. BFL's decision on all matters relating to the Campaign will be at its absolute discretion and will be final and binding on all participants.
21. BFL reserves the right to revise these terms, modify or withdraw this Campaign at any time without prior notice or reason. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Campaign.
22. In case of cancellation/refund of the qualifying loan transaction, Customer shall not be eligible to receive a Reward under the Campaign.
23. 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 Rewards/ services or participation under this Campaign.
24. BFL shall not be liable for termination or delay of the Campaign or the Rewards forming part of the Campaign due to any force majeure event and will not be liable for any consequences.
25. The Campaign is not transferable, non-negotiable and cannot be encashed under any circumstances.
26. 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 Campaign 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.

27. This Campaign 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.
28. 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.