

## TERMS & CONDITIONS: UNLIMITED – Doctors Day - 2018

### 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.

“Customer” refers to an Indian Citizen who avails a professional loan from BFL and who is a direct recipient of an SMS, email and/or other communication from BFL in this regard.

“Offer Period” shall mean the period commencing from 9:00 AM on 30<sup>th</sup> June 2018 to 9:00 PM on 7<sup>th</sup> July 2018.

“Promotion” shall mean the “Doctors Day- 2018” promotional program offered by BFL for its Customers during the Offer Period.

“Reward” refers to reward offered to the Customer(s) under this Promotion, as described in clause 2 of these terms and conditions.

“Website” means BFL’s website and BFL’s Owned website at the following URL’s [‘https://www.bajajfinserv.in/finance/’](https://www.bajajfinserv.in/finance/) and [‘http://thankyodoctor.in/bajajfinserv/’](http://thankyodoctor.in/bajajfinserv/)

“Scheme” shall mean the various promotional schemes as stated in clause 2 of these terms and conditions

2. Under this Promotion, Customers who fulfill all the criteria specified by BFL shall be eligible for a Reward as detailed in the following table:

Scheme No.	Qualifying Condition	Reward
1.	Customer clicks the link <a href="https://www.bajajfinserv.in/finance/">‘https://www.bajajfinserv.in/finance/’</a> or <a href="http://thankyodoctor.in/bajajfinserv/">‘http://thankyodoctor.in/bajajfinserv/’</a> shared/made available by BFL and insert details as required by BFL on the website that the Customer is directed to upon clicking the link during the Offer Period. To be eligible under this Scheme, the Customer must hold a valid medical degree MBBS/MD/MS/DNB/FNB/BAMS/BHMS/MD/PG Diploma/M.Ch/MDS/BDS and BFL reserves the right to collect and validate the same	INR. 500/- Amazon voucher for the first 500 Customers, as per Indian Standard Time, who click the link shared by BFL and successfully submit all details as required by BFL.
2.	Customer clicks on the loan application link <a href="https://www.bajajfinserv.in/finance/">‘https://www.bajajfinserv.in/finance/’</a> or <a href="http://thankyodoctor.in/bajajfinserv/">‘http://thankyodoctor.in/bajajfinserv/’</a> shared/made available by BFL and inserts all details as required by BFL and to the satisfaction of BFL for availing a professional loan of INR 3,00,001/- or more during the Offer Period. Subsequently, BFL must successfully disburse the aforesaid loan to the Customer on or before August 5, 2018.	“Amazon Kindle” product Reward.

3.	Customer clicks on the loan application link ' <a href="https://www.bajajfinserv.in/finance/">https://www.bajajfinserv.in/finance/</a> ' or ' <a href="http://thankyoudoctor.in/bajajfinserv/">http://thankyoudoctor.in/bajajfinserv/</a> ' shared/made available by BFL and inserts all details as required by BFL and to the satisfaction of BFL and avails a professional loan from BFL of the highest loan amount during the Offer Period. Subsequently, BFL must successfully disburse the aforesaid loan to the Customer on or before August 5, 2018.	"Samsung Galaxy S9" product Reward.
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3. 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 will be eligible for only one Reward under each Scheme as detailed in clause 2.
4. 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. BFL shall have no responsibility whatsoever in connection with the usage of the Reward.
3. For availing the Reward under Scheme 3, in the event a Customer avails two or more professional loans during the Offer Period, the first professional loan availed by such Customer from BFL, shall be considered while selecting the Customer eligible for the "Samsung Galaxy S9" product Reward. Further, in the event two or more Customer(s) have availed the highest loan value during the Offer Period, the Customer who has completed the qualifying professional loan transaction first and have also met all the criteria specified by BFL, shall be eligible for the "Samsung Galaxy S9" product Reward.
5. 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.
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. Images of the products shown on email, Website or any other advertisement material whatsoever, are for representational purpose only. Notwithstanding anything contained in the Promotion 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.
9. The decision of BFL on all matters relating to the Promotion including in selecting the Customers eligible for a Reward will be final and binding on the participating Customers.
10. The Customer shall receive their Reward under Scheme 2 and Scheme 3 only upon successful payment of the first equated monthly instalment (EMI) on or before the due date, payable to BFL for the professional loan availed under the Promotion.
11. The applicable Reward(s) under this Promotion shall be given to Customer by BFL on or before 30<sup>th</sup> September 2018.

12. In case of default or delay in the payment of the first EMI or cancellation/refund of the qualifying loan transaction, the Customer shall not receive the Reward(s) under Scheme 1 and Scheme 2 of the Promotion.
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. 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 Promotion and/or at the time of collecting his/her Reward, then his/her selection is subject to cancellation.
16. Nothing herein amounts as a commitment by BFL to provide further or similar schemes or offers.
17. 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.
18. Disputes, if any, regarding the products/services under the Promotion must be addressed in writing, by the Customers directly to the issuer/manufacturer of the Reward and BFL shall not entertain any communication in this regard.
19. BFL reserves the right to revise these terms, modify or withdraw this Promotion 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 Promotion.
20. 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.
21. 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.
22. The Promotion is not transferable and non-negotiable and cannot be encashed.
23. 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.
24. 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.
25. 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.

## **Regular Terms and Conditions**

The Customers (users) of Bajaj Finserv Limited (BFL) using this site by implication, means that user have gone through and agreed and abide by following, disclaimer, Terms & Conditions.

## No warranty

It is imperative to note that BFL has taken required efforts to ensure that the information/ statement/ certificate provided on the BFL's Web Site is reasonably accurate, however, BFL does not warrant its accuracy, completeness or suitability, correctness, adequacy validity, whatsoever for any purpose. As such database provided is without any warranty, express or implied, as to their legal effect.

## No Liability to BFL

- Use of any information/statement/certificate on BFL's Web site shall be at your own risk.
- All information/statements/certificates should be used in accordance with applicable laws. And BFL does not undertake any kind of liability whatsoever for the same.
- In case of transaction/ statement /certificate is not in agreement with your record or with the information that you have, you are requested to write to BFL. You are free to mail your queries on [wecare@bajajfinserv.in](mailto:wecare@bajajfinserv.in)
- BFL has provided information/data base on the Web Site on an "as is where is " basis. BFL expressly disclaims to the maximum limit permissible by law, all warranties, express or implied, including, but not limiting to implied warranties of merchantability, fitness for a particular purpose and non-infringement.
- disclaims all responsibility for any loss, injury, liability or damage of any kind resulting from and arising out of, your use of the site.

## Other Terms & conditions

- It will be the sole responsibility of the User to ensure that the use of name and password are kept confidential and not disclosed to any third party, including any representative of the BFL, or its agents and shall take all possible care to prevent discovery of the under name or password by any person.
- BFL makes no representations about the timeliness, of the services contained on the BFL web site for any purpose.
- BFL makes no representations about the suitability, reliability, availability, of the services contained on the BFL web site for any purpose.
- BFL shall not be responsible if any information/ database/ statement/ certificate/ page is printed/ downloaded from BFL's site and after printing/ downloading complete/partial, text/information is altered/ removed/ obscured contained therein.
- BFL, at no event, be liable/ responsible for any direct, indirect, punitive, incidental, special, consequential damages or any damages whatsoever including, without limitation, damages for loss of use, data or profits, arising out of or in any way connected with the use of the BFL's web sites.
- BFL, at no event, be liable/ responsible for any direct, indirect, punitive, incidental, special, consequential damages or any damages for the delay or inability to use the BFL web site, or failure to provide services, or for any information, date, statement, certificate, software, and any other services obtained through the BFL web sites, or otherwise arising out of the use of BFL web site.
- Certain services, such as accounting information depends on continuous connection to the BFL's database. BFL makes no assurance, representation, promise whatsoever that such connectivity will always be available.

- BFL reserves the right to suspend these services if in BFL's opinion security of the site or of the data could be compromised.
- BFL may also suspend services on the web site for any customer at its sole discretion without assigning any reason whatsoever. In such event user shall contact BFL offices for any clarification.
- BFL, has offered as privileged service to the User (without any charge). However, BFL reserves the right to levy any service charges as applicable from time to time in consideration for the services provided herein to the user. In case user is not consenting to any service charges then, user may opt out of BFL services.