

TERMS & CONDITIONS: CD December Promo 2021

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**” 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 22nd December 2021 to 11:59 on 2nd January 2021

“**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 contribute to the Reward as detailed in clause 3 below.

“**Promotion**” shall mean the “CD December Promo 2021” promotional program offered by BFL for its EMI Customers during the Offer Period.

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

“**Wallet**” refers to the Bajaj Finserv- Wallet on which the Customer can receive and redeem the Reward.

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

“**Product**” shall mean select products purchased from Participating Stores on finance from BFL,

2. The Promotion is valid only for such Customer:

- Who mandatorily avail a loan for purchase of 2 (two) or more select Products on the same day from the same Participating Stores during the Offer Period (the value of reward in this consumer promotion shall be dependent upon the product price purchased loan amount availed for purchase of the Produce as specified under by the customer as specified in clause 3 of this document)
- Or who holds any valid credit card and uses the aforesaid credit card to pay a nominal portion of the down payment amount (1 rs. deduction)
- who successfully repay first three equated monthly installments of the loan as per the repayment schedule **without defaulting in any of the repayment** shall be eligible for the mobile recharge/DTH recharge Reward
- Cashback Reward fulfilment will be done through BFL Wallet, and if Wallet is not accessible due to any technical issues, to the bank account post 30 days of Delivery Order generation in offer period.

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

Loan Amount availed (INR)	Cash back voucher (INR)	Mobile Recharge Value	DTH Recharge value	Total value*
Between 20,000 - 29,999	1,000	250	250	1,500
Between 30,000 - 39,999	1,500	500	500	2,500
Between 40,000 - 49,999	2,000	750	750	3,500
Between 50,000 - 69,999	2,500	1,000	1,000	4,500
70,000 & above	3,000	1,250	1,250	5,500

4. *A Customer can qualify multiple times for Reward under this Promotion if the transaction is carried out on participation stores multiple time during the offer periods

5. No cash back can be given in form of voucher. It has to be directly credited to the customers Experia/3in1 wallet or bank account if customers' Experia/3in1 wallet is not active.
6. Offer cannot be clubbed with any brand offer i.e. 1 EMI off.
7. Cashback fulfilment will be done through BFL Experia/3in1 wallet on Delivery Order stage, if wallet not created, amount will be transferred to registered customers bank account post 30 days from date of Delivery Order. (If Delivery Order is not cancelled).
8. A customer can avail the benefit multiple time during the offer period during the offer period on participating stores.
9. All the vouchers can be redeemed one time only through registered mobile number
10. Voucher is not transferrable.
11. Voucher validity shall be 6 months form voucher issue date.
12. This is a Bajaj Finance offer & can be withdrawn anytime, without prior notice.
13. Any offer, once expired, will not be extended.

1. Eligibility Criteria

Only those customers who fulfil the criteria mentioned in the Terms & Conditions of the Promotion are considered eligible for the benefits of the promotion. Each offer will carry the customer eligibility criteria basis construct closed with business. Below are the eligibility criteria as part of the construct:

- Product/Dealer/Period: Transactions to be selected as per the terms and conditions in the offer launch with respect to product or asset category, dealers & dates. This data will be fetched from Salesforce where partner has selected any offer
- EMI Clearance: First 3 EMI clearance without any non-technical bounce is the eligibility criteria. EMI Status of the customers is verified with Credit Operations Team and final list of customers shall be prepared basis EMI Status data

2. Redemption Process

As mentioned earlier customer shall be provided 3 types of rewards viz: cashback & recharge vouchers for future purchase. The process of availing the same is as under:

- Cash back: Customer's Experia wallet to be directly credited with the respective cashback amount. In case customer wishes to transfer this amount to his/her bank account from Experia wallet, then a fee of 4% will be applicable to the customer.
If customer does not have an activated Experia wallet, the amount will be transferred to the customers bank account. The same must be notified to the customer via SMS
- Vouchers (Recharges and Bill payments): Data for eligible customers must be mapped with relevant voucher details in B2B galaxie portal so that the same is reflected in customers' Experia web/BFL Wallet account when communicated. All vouchers will be valid at least for a period of 6 months from the date of fulfilment. The following details must clearly reflect in customers account while redemption:
 - Offer details
 - Validity
 - Terms & Conditions / Steps to use
 - Promo codes

14. The necessary process of providing the credit to the customer will be handled by respective FOS/dealer. The process for the same is listed in this document and the training of the process shall be provided to respective stakeholders

15. The following communications are to be sent to the customer in following scenarios:

Communication stage	Time	Text
Promotional communication*	NA	<i>Dear customer, This Diwali shop electronics and avail rewards up to Rs.XXXX on your Bajaj Finserv EMI Card. T&C apply</i>
Transaction/LAN Generation	T+1	<i>Your cash back/gift vouchers worth Rs.XXXX against LAN <XXXX> for <product name> will be shared within 45 days of first 3 EMI clearance without any bounce. For details click XXXXXXX. T&C apply</i> Regards, Bajaj Finance Ltd
EMI Reminders	Before EMI clearance	<i>Gentle Reminder. You are only <3/2/1> EMI clearance away from receiving your rewards against LAN <XXXX> for <product name></i> Regards, Bajaj Finance Ltd
Fulfilment – Cashback in Experia Wallet	Within 45 days of 3 EMI Clearance	Greetings! Dear Customer, Cashback of Rs XXXX against LAN <XXXX> for <product name> has been credited in your Bajaj Finserv App. Click xxxx Regards, Bajaj Finance Ltd
Fulfilment - Cashback in bank account	Within 45 days of 3 EMI Clearance	Greetings! Dear Customer, Cashback of Rs XXXX against LAN <XXXX> for <product name> has been credited in your Bank Account Regards, Bajaj Finance Ltd
Fulfilment – Recharges & bill payments	Within 45 days of 3 EMI Clearance	Dear Customer, Your Mobile recharge voucher access code worth Rs xxx is xxxx against LAN <XXXX> for <product name>. Valid till XXXX. Click to redeem xxxx. T&C apply Regards, Bajaj Finance Ltd
Not eligible	Within 30 days of non-eligibility	We regret to inform you that due to EMI bounce of your LAN <XXXX> for <product name>, you are not eligible to receive any offer benefits against this loan Regards, Bajaj Finance Ltd
Delay in Fulfilment	Before committed date if required	Dear customer, due to some technical issue, your gift vouchers against LAN <XXXX> for <product name>, will now be delivered to you on DD-MM-YYYY Regards, Bajaj Finance Ltd
Reminder to redeem: Recharge vouchers	After 30, 60, 90 days of fulfilment	Your gift vouchers against LAN <XXXX> for <product name> are expiring soon. Please redeem your vouchers before XXXX (date). To redeem your vouchers, login to your Experia account with below link & use access code XXXX. Click <u>XXXX</u> . Please ignore if already redeemed Regards, Bajaj Finance Ltd

**Sample text and may vary depending upon customer segment and contextualization*

1. 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. For the avoidance of doubt, this promotion shall not be carried out in the State of Tamil Nadu and in those areas where the Participating Stores are shut as per government notification as preventive measure for sustaining the Covid 19 Novel Corona Virus
2. 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.
3. 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.
4. This Promotion is not applicable to BFL's employees and their relatives.
5. This Promotion cannot be combined with any other offer/discount/promotion of BFL.
6. 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.
7. 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 10th April 2022 provided successful repayment of first three EMIs without any non- technical bounce.

8. 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).
9. The eligible Customers shall receive their Reward only upon disbursement of the loan amount availed under the Promotion during the Offer Period by BFL to the Customer.
10. The tax deducted at source in respect of the Reward, where applicable, shall be paid by BFL.
11. 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.
12. 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.
13. Nothing herein amounts as a commitment by BFL to provide further or similar offers.
14. 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.
15. 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.
16. 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.
17. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
18. 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.
19. 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.
20. 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.
21. The Promotion is not transferable and non-negotiable.
22. 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.
23. 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.
24. 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