

## **TERMS & CONDITIONS: SEPTEMBER 2017 BAJAJ FINSERV ONLINE PERSONAL LOAN CONSUMER PROMOTION**

### **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 is an employee of [*COGNIZANT TECHNOLOGY SOLUTIONS INDIA PRIVATE LIMITED*] (“Company”) and who avails a personal loan from BFL during the Offer Period.

“**Offer Period**” shall mean the period commencing from 12 a.m. on September 21<sup>st</sup>, 2017 to 11:59 p.m. on October 20<sup>th</sup>, 2017.

“**Promotion**” shall mean the “SEPTEMBER 2017 BAJAJ FINSERV ONLINE PERSONAL LOAN CONSUMER PROMOTION” promotional program offered by BFL for the Customers during the Offer Period.

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

2. This Promotion is valid for only such Customers who apply for the Loan by clicking on the Promotion banner on the Company’s website.
3. To participate in this Promotion and to be eligible to receive the benefits thereunder, Customer should have mandatorily performed all of the following:
  - i) applied on the Website for a personal loan amounting to Rs. 1 (One) lakhs or above in a single loan application from BFL, during the Offer Period;
  - ii) submitted all the documents to the satisfaction of BFL; and
  - iii) been allotted a loan account number by BFL for the said loan on or before October 23<sup>rd</sup>, 2017.
4. Under this Promotion, a Processing Fee at the rate of 1.5% of the loan amount will be charged on all loans applied under the Promotion, where the Customer fulfills all the criteria mentioned in the above clauses and where the loan is disbursed on or before October 27<sup>th</sup>, 2017.
5. In the event the Customer avails the Line of Credit variant of personal loan from BFL, the Customer acknowledges and agrees that an additional interest of 1% in addition to the rate of interest applicable to the loan amount availed by the Customer under this Promotion, will be applicable and charged to the Customer.
6. This Promotion is not applicable to BFL employees and/or their relatives and 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/discontinuance as deemed fit by BFL, without any prior notice. Any changes in the Promotion and/or these terms and conditions will be notified on the Website and the Customer is required to keep himself/ herself updated of the same.
8. 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 shall be eligible for only one Reward during the Offer Period.

9. Participating in this Promotion is voluntary and the Customer is not bound to participate in this Promotion. The Customer may opt out of the Promotion at any time during the Offer Period.
10. There is no compensation for non-participation in the Promotion under any circumstances whatsoever.
11. For more information about personal loan and the Line of Credit variant of personal loan, kindly visit the Website.
12. Images of the Reward 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 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.
13. BFL will have the sole discretion to determine who qualifies as an eligible Customer, as per the eligibility criteria, and BFL's decision in this regard shall be final and binding on the participating Customers. The eligible Customers will be contacted by BFL after the expiry of the Offer Period either through email, telephonic call or SMS on the Customer's registered email address/contact number and will be communicated the details for the collection of the Reward. In the event the Customer cannot be contacted despite repeated efforts for 3 (three) continuous days, BFL reserves the right to cancel the Customer's nomination for the Reward.
14. All applicable taxes, fees and levies (including 'gift' tax or tax deducted at source, where applicable) will need to be solely paid by the Customer(s) and proof of other documents, as required, will need to be necessarily produced before taking possession of the Reward (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 schemes or offers.
18. This Promotion cannot be clubbed with any other offer offered by BFL for its Customers.
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 Reward provided by third parties and disputes if any, have to be settled by the Customer directly with the provider of the Reward.
20. BFL's decision on all matters relating to the Promotion 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 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.
22. In case of default in the payment of the first EMI or 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.

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 participation under this Promotion.
24. BFL shall not be liable for termination or delay of the Promotion due to any force majeure event and will not be liable for any consequences.
25. The Promotion 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 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.
27. 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.
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.