

**TERMS & CONDITIONS:**  
*Ecommerce Rs. 250 Promotion Feb 2020*

**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, a company incorporated within the meaning of the Companies Act 1956/2013 having its Registered Office at Mumbai Pune Road, Akrudi, Pune-411035, Maharashtra, and a Corporate Office at 4th Floor, Bajaj Finserv Corporate Office, Off Pune Ahmednagar Road, Viman Nagar, Pune- 411014, CIN no L65910MH1987PLC042961;

“**Customer**” refers to an existing customer of BFL who holds a valid EMI Card.

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

“**First Time User**” shall mean the customers holding EMI Card and who have not done any payment on Platform through their EMI Card so far.

“**Offer Period**” shall mean the period commencing from **12:01 am on February 01, 2020 to 11:59 pm on February 29, 2020.**

“**Promotion**” shall mean the “**Ecommerce Rs. 250 Promotion Feb 2020**” promotional program offered by BFL for its Customers on the **Online** Platform during the Offer Period.

“**Reward**” refers to the Cashback Reward offered to Customers 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 platform on which the Customer receives the Reward.

“**Cashback Reward**” shall mean **Rs.250** cashback amount that the Customer is eligible for as per the terms and conditions of this Promotion.

“**Platform**” refer to **Flipkart, Amazon, Makemytrip, Goibibo, Yatra, Paytm Mall, Pepperfry, EaseMytrip, Cure.Fit** online website and any mobile based application of the same where-in EMI Card transaction can be undertaken.

**2. Eligibility to participate:**

2.1 To participate in this offer & to be eligible to receive cashback Reward, the Customer should fulfil following conditions:

- Customer to have valid EMI Card of BFL,
- Minimum loan amount through the EMI Card in single transaction to be Rs. 10,000 (Rupee Ten Thousand only)
- Multiple transaction in the same promo period will be considered as One Transaction
- Transaction will be considered eligible for offer only after Opt-in through missed call 8744830555
- Transaction will be considered eligible if completed between 1<sup>st</sup> February 2020 to 29<sup>th</sup> February 2020
- Customer shall be of or above 18 years of age,
- Customer shall be a resident of India.

## 2.2 Offer Fulfilment:

- Customer will receive Wallet / Account Cash Back only after payment of first EMI.
- Offer fulfilment to happen on or after 15th April 2020.
- Offer fulfilment related information will be communicated to customers through SMS or Email.
- Eligible customers will receive Assured Cash Back amount in Account / Bajaj Finserv Wallet App.

## 3. Reward and Eligibility to reward:

### Reward details:

Customer who fulfils all the below criteria and such other criteria as mentioned under this Promotion would be eligible to get Reward in their Account/ Wallet.

### Eligibility Details:

3.1 To participate in this offer & to be eligible to receive cashback Reward, the Customer should fulfil following conditions:

- Customer to have valid EMI Card of BFL,
- Minimum loan amount through the EMI Card in single transaction to be Rs. 10,000 (Rupee Ten Thousand only)
- Multiple transaction in the same promo period will be considered as One Transaction
- Transaction will be considered eligible for offer only after Opt-in through missed call 8744830555
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3.2 Incomplete / rejected / cancelled/ invalid / returned /disputed/unauthorized/fraudulent transactions will not be considered for the Promotion

3.3 This Promotion is valid for transactions done at the Platform only.

## 4. Fulfilment of Reward:

4.1 Under this Promotion, customer eligible for Reward will be communicated cashback through SMS/ Emailer on their registered mobile number/email ID within 45 days of first, three (3) successful EMI (*'equated monthly instalment'*) payments of the loan amount.

4.2 Eligible customer shall receive a 'Promo Code' through SMS/Emailer. The Promo Code shall carry a validity period of 7 days of usage. Promo Code can be used in "Add Money" section of Wallet for redemption of Reward. The Reward Amount Would be credited in Wallet of the Customer.

4.3 The usage of the Reward shall be governed by the applicable terms and conditions governing the Wallet which will be in addition to these terms and condition. BFL shall have no responsibility whatsoever in connection with the usage of the Reward through Wallet.

4.4 The Reward cannot be transferred to the customers bank account through the Wallet.

## 5. Other Conditions:

- 5.1 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.
- 5.2 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.
- 5.3 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 without notice, at the sole discretion of BFL
- 5.4 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).
- 5.5 The tax deducted at source in respect of the Reward, where applicable, shall be paid by BFL.
- 5.6 BFL will not be responsible or liable in case the Promotion is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- 5.7 The Promotion is not available to the customer in the state of Tamil Nadu.
- 5.8 This Promotion is a special offer for BFL Customers only and nothing contained herein shall prejudice or affect the terms and conditions of the EMI Card. These terms and conditions shall be in addition to and not in derogation to the terms and conditions prescribed by BFL for the loan and/or EMI Card.
- 5.9 Nothing herein amounts as a commitment by BFL to provide further or similar schemes or offers/Promotions.
- 5.10 BFL is not an issuer/provider of the products purchased/services availed by the Customer on the Platform under this Promotion. Accordingly, BFL shall not be responsible for the quality or any assurances and/or representations made in relation to such products/services provided by third parties on the Platform.
- 5.11 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/services provided by third parties on the Platform and/or the usage of the Reward.
- 5.12 Disputes, if any, regarding the products purchased or services availed by the Customer on the Platform must be addressed in writing by the Customers directly to concerned owner of the Platform and BFL shall not entertain any communications in this regard.
- 5.13 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.
- 5.14 BFL reserves the right to revise these terms and conditions, 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.

- 5.15 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 the products or services provided on the Platform or redemption of the Reward or participation under this Promotion.
- 5.16 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 owing to the same.
- 5.17 The Promotion is not transferable, non-negotiable and cannot be encashed under any circumstances.
- 5.18 Customer acknowledges and agrees that all copyright and trademarks and all other intellectual property rights in the SMS content, Website, WAP/App portal, and all material or content related to the Promotion shall remain, at all times, owned by BFL and/or their respective owners. All material and content contained in this WAP/App portal/Website is made available for your personal and non-commercial use only
- 5.19 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.
- 5.20 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.
- 5.21 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.