## Annexure A: Cashback - T&C

## TERMS AND CONDITIONS FOR CASHBACK OFFER

## 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 existing customer of BFL who an Indian citizen is and has availed a finance facility from BFL using his/her EMI Card during the Offer Period.

**"EMI Card"** shall mean the 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 26<sup>th</sup> September 2024 to 11:59 pm to 31<sup>st</sup> October 2024

"**Partner Website**" shall mean websites of respective BFL empaneled partners.

"Product" shall mean select products purchased on Partner Website.

**"Promotion"** shall mean the "Reward on Every Transaction" promotional program offered by BFL for its Customers during the Offer Period for purchasing Products from Partner Website.

"Reward" refers to the reward offered to the Customer(s) under the Promotion as provided under Clause 3.

"Wallet" refers to the Bajaj Pay Wallet issued by BFL on which the Customer can receive and redeem the Reward.

2. Eligibility Criteria:

Under this Promotion, every Customer who fulfils all the below mentioned criteria shall be eligible for the Reward:

- i) who purchase any Product by availing loan using Bajaj EMI Card during Offer Period on Partner Website who specifically list out these Terms and Condition;
- ii) Who downloads and access the Bajaj Pay Wallet
- iii) EMI Card of the Customers should not be blocked at the time of redemption of Reward.
- Upon fulfilment of all the criteria specified by BFL under these terms and conditions, including as mentioned in clause 2 above, Customers shall be eligible for the following Reward\*

Loan Amount (In INR)	Reward Amount (In INR)
10,000/- to 30,000/-	250/-
More than 30,000/-	500/-

\*The cashback amount will be deposited in Wallet which can be redeemed as follows

- I. Download "Bajaj Pay Wallet" app by clicking here: https://bfl.onelink.me/857331112/ecompr
- II. Click on login if you are existing user OR sign up if you are new to the app.
- III. If you are existing user enter your mobile number and procced with the One Time Password received on your mobile number.
- IV. Cashback will be credited in the customers wallet within 7 working days post transaction on partner website.
- V. In case of any query or concern please contact on below mention email-id. (wecare@bajajfinserv.in) or Call at Toll Free No. 8698010101
- VI. In case the Customer doesnot have a Wallet, the Cashback reward shall be credited in the Bank Account of the Customer registered with BFL.
- 4. The fulfilment of this Promotion will be completed within 7 working days post transaction on partner website.
- 5. Reward fulfilment related information will be communicated to Customers through SMS on the registered mobile number of the Customer/s by BFL.
- 6. The Cashback amount received by the Customer/s can only be used to make any digital payments through Bajaj Finserv App.
- 7. 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.
- 8. The Promotion and the Reward are available at the sole discretion of BFL and subject to changes as deemed fit by BFL, without any prior notice.
- 9. 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.
- 10. This Promotion is not applicable to BFL's employees and their relatives.
- 11. Images of the Product or Reward shown on email, BFL's website i.e. https://www.bajajfinserv.in/ BFL or any other 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.
- 12. 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).
- 13. The tax deducted at source in respect of the Reward, where applicable, shall be paid by BFL.
- 14. 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
- 15. In case of cancellation/refund of the qualifying loan transaction, Customer's eligibility for availing the Offer under this Promotion and/or the Reward will be at the sole discretion of BFL.
- 16. This Promotion cannot be combined with any other offer/discount/promotion of BFL, including the EMI Card offers available at the merchant and/or dealer outlets, unless explicitly permitted by BFL under any other offer/discount/promotion of BFL.
- 17. This Promotion is a special offer for Customers who meets the above eligibility criteria, and nothing contained herein shall prejudice or affect the terms and conditions of the EMI Card and/or 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 EMI Card and/or loan.
- 18. Nothing herein amounts as a commitment by BFL to provide further or similar schemes or offers.
- 19. BFL is not a manufacturer/supplier/provider of the Products purchased by Customer 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/Reward provided by any third party.
- 20. 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 Reward provided by third party.

- 21. Disputes, if any, regarding the products/services purchased by the Customer during the Offer Period of the Promotion must be addressed in writing, by the Customers directly to the merchant/seller and BFL shall not entertain any communication in this regard.
- 22. These terms and conditions prevail over the contents of any brochure or other promotional material advertising the Promotion.
- 23. 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.
- 24. 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.
- 25. 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 Product(s) and/or Rewards or participation under this Promotion.
- 26. 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.
- 27. The Promotion is non-transferable and non-negotiable and cannot be encased under any circumstance whatsoever.
- 28. 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.
- 29. 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.
- 30. 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.