

## TERMS & CONDITIONS – [EMI Card iPhone contest]

### 1. DEFINITIONS:

“**BFL**” means Bajaj Finance Limited.

“**Customer**” means a customer who has applied for EMI Card by submitting an online application on the Website.

“**EMI Card**” refers to BFL’s Existing Member Identification Card.

“**Gift**” means an I Phone SE as may be provided by BFL to the winner of the Contest.

“**Contest**” means the EMI Card iPhone contest run by BFL for the Customers.

“**Contest Period**” means the period commencing from July 14, 2016 to August 4, 2016, both days inclusive, from midnight to midnight.

“**Website**” means BFL’s website under <https://www.bajajfinserv.in/finance/>

2. The Customers who have applied for EMI Card through the Website and have successfully made the payment of EMI Card fee of Rs. 399/- (Rupees Three Hundred Ninety-Nine Only), during the Contest Period shall be eligible for participating in the Contest. Only such Customers who are the direct recipients of an SMS and/or email communication from BFL regarding the Contest will be eligible to participate in the Contest.
3. To participate in the Contest, the Customer should have mandatorily fulfilled the following requirements:
  - i) complete the slogan “Bajaj Finserv EMI Card is the best because.....” and
  - ii) send the above completed slogan during the Contest Period, either by way of an email to [eminetwork@bajajfinserv.in](mailto:eminetwork@bajajfinserv.in) or SMS to 56070 by typing ‘IEMI <Response>’, from the Customer’s registered email id and mobile number, respectively.
4. SMS charges shall apply as per standard tariffs which have to be solely incurred by the Customer.
5. This Contest is available and valid only for citizens of India.
6. The Contest is available at the sole discretion of BFL and subject to changes as deemed fit by BFL, without any prior notice.
7. A Customer can qualify only once for the Contest during such Contest Period. Only the first response in time received from the registered email ID or the mobile number of the Customer will be considered as a valid entry for the Contest.
8. Participating in this Contest is voluntary and Customer is not bound to participate in this Contest. There is no compensation for non-participation in the Contest under any circumstances whatsoever.
9. For more information, kindly visit the Website.
10. This Contest cannot be combined with any other offer/discount/promotion of BFL.
11. This Contest is not applicable to BFL’s employees, their relatives and to Customers in the state of Tamil Nadu.
12. Images of the Gift shown on email, Website or any other advertisement material whatsoever, are for representational purposes only.
13. Only one winner under the Contest will be selected from the list of participating Customers after a review of all the valid responses by BFL selection committee.
14. The decision of BFL selection committee in selecting the winner will be final and binding on the participating Customers. The name of the winner will be announced either through email, telephonic

call, or by publication on the Website – offer page and newspapers on or before August 31, 2016. Customers also agree to keep themselves updated of the results by visiting the Website.

15. The winner will be required to personally visit the BFL branch with valid ID proof(s) within 15 days of intimation.
16. All applicable taxes, fees and levies in connection with the Contest including tax deducted at source will be borne by BFL except where excluded by law.
17. Where the winner has provided any incorrect information at the time of participation in the Contest, then his/her selection is subject to cancellation.
18. This Contest is a special contest/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 EMI Card.
19. Nothing herein amounts as a commitment by BFL to provide further or similar schemes or offers or contests.
20. BFL is not the supplier or producer of the Gift 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 Gift.
21. BFL's decision on all matters relating to the Contest will be at its absolute discretion and will be final and binding on all participating Customers.
22. BFL reserves the right to revise these terms, modify or withdraw this Contest 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 Contest.
23. In case of cancellation/refund of the qualifying application and payment of joining fee for EMI Card, Customer's eligibility with respect to the Contest will be at the sole discretion of BFL.
24. BFL shall not be liable for termination or delay of the Contest or the Gift forming part of the Offer due to any force majeure event and will not be liable for any consequences.
25. The Contest and participation therein is not transferable, non-negotiable and cannot be encashed under any circumstances.
26. The 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 Contest 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 Contest is subject to laws, rules and regulations as may be applicable in any jurisdiction in India, from time to time.
28. The Customers agree to be bound by the terms and conditions contained herein. Without a Customer being required to do any further act, by participating in the Contest the Customers shall be deemed to have read, understood and unconditionally accepted the terms and conditions herein.