

## TERMS AND CONDITIONS FOR OCTOBER 2016 SOL PROMOTION

- The name of this promotional scheme is **“October 2016 SOL Promotion”** (hereinafter referred to as **“Scheme”**).
- This Scheme is valid in select cities in India only, and at the sole discretion of Bajaj Finance Limited (hereinafter referred to as **“BFL”**).
- This Scheme is available and valid only for citizens of India.
- This Scheme is valid for all customers who are applying for online personal loan(s) from BFL [“Customer(s)”] at the BFL Website (<http://www.bajajfinserv.in/finance/default.aspx>) (hereinafter referred to as the **“Website”**) from October 24, 2016 to October 30, 2016 (**“Scheme Period”**). The Scheme is valid for online personal loan applications of amount Rs.4 Lacs and above.
- The Customer should have applied anytime between 12:00 am on October 24, 2016 to 11:59 pm on October 30, 2016.
- The Customers who are eligible for this Scheme are not bound in any way to participate in this Scheme. Any participation in the Scheme shall be voluntary and the Customer may opt out of the Scheme at any time during the Scheme Period.
- There is no compensation for non-participation in the Scheme under any circumstances whatsoever.
- To be eligible for participating in this Scheme, the Customer should have submitted all the documents to the satisfaction of BFL and should have been allotted a loan account number on or before November 2, 2016 for the online personal loan applied for, by BFL during the Scheme Period.
- Under this Scheme an **“Amazon Voucher”**, shall be given to all those Customer(s) who have applied for an online personal loan amounting Rs.4 lacs or above, in a single loan application from BFL during the ‘Scheme Period’ and where the loan is Disbursed before November 4, 2016.
- An **“Amazon Voucher”** of Value Rs.15000/- (Rupees Fifteen Thousand Only) shall be given to all Customers who have applied for an online personal loan amount of Rs.9 lacs & above; an **“Amazon Voucher”** of value Rs.9,000/- (Rupees Nine Thousand Only) shall be given to all Customers who have applied for online personal loan amounting from Rs.5 Lacs upto Rs.8.99 ; and an **“Amazon Voucher”** of value Rs.5,000/- (Rupees Five Thousand Only) shall be given to all Customers who have applied for online personal loan amounting from Rs.4 Lacs to Rs.4.99 Lacs in a single loan application from BFL during the ‘Scheme Period’.
- A Processing Fee at the rate of 2.25% of the loan amount will be charged on all loans applied under the Scheme.
- A Customer can qualify only once for the Scheme during such Scheme Period.
- The eligible Customers shall receive their applicable Amazon Voucher on or before December 25, 2016.
- 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.
- For more information on the personal loan visit the BFL Website
- 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.
- 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 of the loan agreement.
- BFL reserves the right to amend/modify/cancel/withdraw this Scheme and/or the terms and conditions applicable at any time without prior notice. Any changes in these terms will be notified on the Website and the Customer is required to keep himself/ herself updated of the same.
- The Schemes cannot be exchanged for cash or any other form of reward. Further, this Scheme cannot be used in conjunction with any other discounts and promotions of BFL.
- All applicable taxes, fees and levies including gift tax (where applicable) in respect of the **“Amazon Voucher”** will need to be solely paid by the winner(s). However, it is clarified that tax deducted at source (TDS) applicable on the value of the of the applicable gift will be borne by BFL.
- BFL is not an issuer of the ‘Amazon Voucher’ 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 ‘Amazon Voucher’.
- The ‘Amazon Voucher’ shall be governed by the terms and conditions prescribed by the issuer of the ‘Amazon Voucher’.

- 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 'Amazon Voucher' and disputes if any, have to be settled by the Customer directly with the issuer of the 'Amazon Voucher' .
- The Scheme is subject to all such laws, rules and regulations as may be applicable in any jurisdiction in India from time to time and where prohibited the same shall not be available.
- Any images shown on email or on the Website, or on any other advertisement material whatsoever, are for representational purpose only.
- This Scheme is not applicable to BFL employees and/or their relatives.
- 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, by use or non-use of products/ services under this Scheme.
- The Scheme is not transferable, non-assignable, non-negotiable and cannot be encashed under any circumstances.
- Intellectual Property Rights: All rights, title and interest including but not limited to the Intellectual Property Rights in the promotional material(s) shall vest solely and exclusively with BFL at all times and BFL shall be entitled to use the database of the entries received or any information in any media for future promotional, marketing and publicity purpose without any further reference or payment or compensation to the participating Customers.
- This offer cannot be clubbed with any other offer.
- Any disputes arising out of this Scheme shall be subject to the exclusive jurisdiction of competent courts in Pune. The existence of a dispute, if any, shall not constitute a claim against BFL..