

# Terms & Conditions - #BackToBachpan

## HDFC Ltd: #BackToBachpan

The following terms & conditions, shall apply to the Contests conducted by Housing Development Finance Corporation Limited (hereinafter referred as HDFC Ltd.) though its social media presence on "Facebook" at (https://www.facebook.com/HDFCHomeLoanExperts) and "Twitter" handle at (follow @HomeLoansByHDFC).

- The Contest is open to Indian citizens only.
- Facebook & Twitter are neither a sponsor nor an affiliate of this Contest.
- HDFC Ltd. reserves the right to withdraw or modify the Contest, result or gift without prior notice to participants or anyone else in whatsoever capacity.
- The Contest date shall be 14th November, 2015 and the Contest period shall be from 1 PM to 9 PM (IST) and all entries shall be posted on the mentioned platforms only.
- The winner/s will be chosen by HDFC Ltd. out of the responses received from any of the platform during the Contest period/date and based on the quality of photos/ style/design/write-up/message.
- A select few participants as decided by HDFC Ltd. shall be entitled to receive a caricature of their childhood photo and the winners shall be entitled to gift voucher/s.
- HDFC Ltd. reserves the right to disqualify any entry for the Contest if it can trace the entry to be from fake Facebook /Twitter accounts.
- Individuals/groups cannot use HDFC Ltd. logo or HDFC Ltd. brand to promote any products on Facebook/Twitter channel, without prior written permission from HDFC Ltd.
- By participating in the Contest, the participant agrees and grants HDFC Ltd. the right to publish, broadcast and use in any media, including the World Wide Web, participant's entry, name, picture/photos, and likeness, without limitation, for promotional and advertising purposes without any compensation. Further the participants permit and authorize HDFC Ltd. to portray the picture/photos in the form of caricatures and use the same for promotional and advertising purposes. Any such creation of caricatures by HDFC Ltd shall be the exclusive property of HDFC Ltd and the participant shall not have any right over it in any form or manner. The participant shall not be entitled to any claim/objection/compensation/damages to such creation or its usage in the form of advertisements/promotions or in any other manner.
- HDFC Ltd. reserves the right to disqualify participants from this Facebook/Twitter Contest on grounds of profanity, obscene content or spamming.
- The participant entries are made at individual level and should not be considered as comments on behalf of HDFC Ltd.
- Staff of HDFC Ltd. and their relatives shall not be eligible to participate in the Contest.

- A maximum of 5 Contest winners shall be selected from any of the forums being Facebook and Twitter.
- Terms and conditions applicable to the gift voucher / its usage and availability shall be independently
  assessed and governed by the respective Service provider only. No claims shall be maintainable to
  HDFC Ltd. in this regard and context in any manner whatsoever. HDFC Ltd. expressly disclaims all
  risks, representations and warranties associated with the voucher/its usage in any form and manner.
  Taxes and other charges, as applicable shall be borne by the beneficiary and not attributable to
  HDFC Ltd. The gift voucher is non transferable in nature.
- HDFC Ltd. is not soliciting any commercial transaction by virtue of organizing the Contest as mentioned herein.
- All decisions relating to the Contest are at the sole discretion of HDFC Ltd and such decisions shall be final and binding.
- Any disputes with respect to the Contest shall be subject to the sole jurisdiction of Courts in Mumbai.

### Manner of Participation

#### Participants on Facebook:

To participate in the Contest through Facebook, participant/s has to follow the following steps:

- a) You may Log on to Facebook.
- b) If not already a fan of HDFC Ltd.
   official page, https://www.facebook.com/HDFCHomeLoanExperts,
   you may choose to be a fan of the page.
- c) You may 'Like' the post which is describing the Contest and participate by sharing your childhood photo and your most memorable moment around it.

### Participants on Twitter:

- a) To participate in the Contest through Twitter, you may choose to follow @HomeLoansByHDFC Twitter id prior to the Contest or during the Contest.
- b) You can accordingly post your entries on Twitter by mentioning @HomeLoansByHDFC and using hashtag #BackToBachpann Contest and participate by sharing your childhood photo and your most memorable moment around it.

The Contest winners will be announced on the HDFC Ltd Facebook page https://www.facebook.com/HDFCHomeLoanExperts & Ltd HDFC and Twitter handle https://www.twitter.com/HomeLoansByHDFC.