

TERMS AND CONDITIONS

1. The contest is known as “**Muthoot Fincorpinde Onasammanam**”.
2. Coverage of the contest is in the State of Kerala through the branches located within the State of Kerala.
3. The contest is applicable for the products offered through Muthoot Fincorp Limited (hereinafter referred to as the “Company”) Branch Offices, situated in Kerala State. If any customer avails more than one Product, during the contest period, he/she shall be eligible for participation Multiple times.
4. The contest is valid for Resident citizens of India who is of at least 18 years of age, not be of an unsound mind and must not be under any legal disability e.g., insolvency, restraint by court orders etc. and / or is prohibited from entering any contractual relationship or not barred under the applicable laws to enter this contest ..
5. Employees of the Company and/or its associates, affiliates, subsidiary or joint venture companies, sponsors, agencies, dealers, retailers and any company associated with the contest, and their immediate family members are not eligible to participate in the contest.
6. This is a limited period contest for one (1) Month starting from 4th Sep 2024 to 7th Oct 2024 23:59 hours
7. The Company reserves the right to extend or shorten the Contest Period, as it deems fit.
8. ELIGIBLE Products:

For Daily Draw & Weekly Draw
Gold Loan, Business Loan, Two-Wheeler Loan, Forex Products

For Mega Draw
Gold Loan, Business Loan, Two-Wheeler Loan, Forex Products, Loan Against Property, Used Car Loan, Housing Loan

Note: All renewals wherein loans are renewed with the same or less amount are not eligible to participate in the contest. Minimum loan transaction amount should be >= 5K
9. The participation procedure i.e. the details of contest and instructions, are available at Company’s Website at WWW.MUTHOOTFINCORP.COM .
10. All the eligible winners shall be selected through the Lucky draw. The Company reserves the rights to conduct such Lucky Draw, in the manner and mode, as it may deem fit and appropriate.
11. Each winner shall be entitled for a Grand Prize, Bumper Prize, Mega Prize.

Eligibility for claiming the respective prizes is:
Grand Prize – **TATA TIAGO CAR** – 1 No.
○ The winners will be announced in Nov’2024.

Bumper Prize – HONDA ACTIVA - 2 Nos.

- The winners will be announced in Nov'2024

Mega Prize – TV / REFRIGERATOR Worth up to Rs 30000 - 5 Nos.(One gift per week)

- The winners will be announced every week once (between 4st Sep 2024 to 15th Oct 2024)

Bonanza Prize – 1gm Gold Coin Worth up to Rs 8000 - 15 Nos. (3 gifts per week)

- The winners will be announced every week once (between 1st Sep 2024 to 15th Oct 2024)

12. The prizes may vary subject to change as per the sole discretion of the Company. The winners shall be intimated by Whatsapp Message or call on the registered mobile number or any other mode as may be decided by the Company, at its sole discretion.
13. To claim the declared prize, the Winner is required to furnish his/her Valid Photo Identity proof matching with the details furnished with the Company and PAN Card.
14. Images used in the advertisement are for representative purposes only and actual prize may differ in look and feel.
15. The Company reserves its right to modify, alter and/or amend the terms and conditions of the contest, selection of prizes etc. at any point of time, without any notice. No question, correspondence, enquiries regarding the lucky draw(s) and/or the contest, shall be entertained from any party whatsoever. The decision of the Company shall be final and binding on all participants, in this regard. It shall be the sole responsibility of the declared winner to collect the prize from the communicated place/location, within 10 working days from the date of intimation by the Company, at their own cost. The Company will not be liable to reimburse the cost so incurred by Winner - whether travel, accommodation or any other cost. If the declared prize is not claimed by the winner within the said stipulated period, in such event, the Company shall be within its right to forfeit the claim. Consequently, the winner shall automatically be deemed to have surrendered his/her rights to the said prize and also refrain from preferring any claim against Company arising therefrom, in future. Such surrendered prize may be rolled over to next eligible Participant or forfeited, at the sole discretion of the Company.
16. The Winner shall be responsible for any additional, incidental expenses required to be incurred to avail the winning prize. All taxes, insurances, transfers, other incidental and related expenses as the case may be, unless specifically stated, shall be the sole responsibility of the declared winner.
17. Without prejudice to the foregoing, the Participant shall not hold the Company liable for the Winner selection process under this Competition.
18. Information provided by the participant, including name, address, contact details, e-mail identities and/or photographs of the participants, may be used by the Company, its sponsors at their sole discretion for sending out commercial information and/or for other commercial, publicity or promotional purposes.
19. Prizes are non-transferable, non-negotiable, subject to availability and without an option to exchange in terms of cash money.
20. All prizes offered in this Competition are subject to availability. The Company reserves the right to provide alternate models or brands or colour of the same value or any lesser value nearest to the original value, for any of the prize/s under different categories mentioned in the Terms and Conditions. Also, no request for any upgradation in the prize offered shall be entertained by the

Company. Model or brand or colour for alternate prize will be decided by the Company at its sole discretion, any choice of Winner in respect to model or brand or colour will not be considered in any case.

21. Mere participation in the Contest shall not entitle a Participant to the prize. No other person or agent can claim the prize on behalf of the Participant. Except in cases where the Company approves the representative to claim/collect the prize and the representative furnishes the documents as may be required by the Company.
22. Without prejudice to the foregoing, under no circumstance shall the Winners of the Contest be entitled to redeem cash instead of any category of prize.
23. The Company is not responsible for guarantees or warranties of the quality of the goods or services being offered as prizes nor is it liable for any defect or deficiency of such goods or services so awarded to the Winners under this Contest. Participant further understands that the goods provided as prize may carry manufacturer's guarantee and in case of any deficiency in the goods, Winners will contact the manufacturer only.
24. The Participant shall not have the right to claim any damages, loss or costs from the Company for delay in delivery of the prize(s) on any grounds whatsoever. The Company is not liable for any loss or damage of any nature whatsoever if incurred by the Participant in connection with the Contest.
25. Apart from the entitlement to the prizes mentioned herein, the Winners or their legal heirs, successors or representative will have no other rights or claims against Company unless otherwise expressly provided hereunder.
26. In event of the death of the Winner, the prize if any may be awarded by the Company to the legal heirs/successors of the deceased Winner at sole discretion of the Company. The Company shall have the rights to call for such documentary evidence before handing over the prize to the legal heirs/successors as it deems fit and in case of no documentary proof or evidence of Successors legal right the prize shall be transferred to next eligible winner.
27. The Company reserves the right to forfeit the prizes under the following circumstances:
 - a. If documents as mentioned herein are not submitted within 30 days
 - b. If documents provided are found to be inaccurate/misleading.
 - c. If Winner is unwilling to claim/accept the prize.
 - d. If the Winner says that he/she has not participated in the contest.
 - e. If the Winner is not reachable over phone/SMS/email after trying 5 times.
28. The Company reserves the right to extend, cancel, discontinue, prematurely withdraw, change, alter or modify these Terms & Conditions of the Contest or any part thereof at any time during the Contest Period and without prior notice to You, including the eligibility criteria, the Terms and Conditions and prizes at its sole discretion as may be required including in view of business exigencies, authorities, changes by regulatory authority and/or statutory changes and for other reasons beyond its control.
29. The contest shall be subject to Force Majeure events including acts of God, event of fire, explosion, strike, accident, epidemic, pandemic, cyclone, earthquake, floods, war, revolution, civil unrest, riots, pandemic, epidemic, embargo, or by law, order, proclamation, regulation or ordinance of any

government, central, state, local or any subdivision thereof, or any cause beyond the reasonable control of the Party affected (each of which, a "Force Majeure Event"), which may prevent, restrict or interfere with the complete this contest.

30. Participation in the contest implies acceptance of all the terms and conditions hereof. Further, by participating in the contest, the participant irrevocably authorizes the Company to contact him/her for the other products & services offered by the Company (including through SMS).
31. The terms and conditions are governed in accordance with the laws of India. Any dispute shall be subject to the jurisdiction of competent courts at Thiruvananthapuram .
32. Information provided to the Company including the proof of address, identity, contact details etc. shall deemed to be non-confidential and the Company shall be free to reproduce, distribute, publicly display such feedback, contest entries without limitations or obligation of any kind as also to use any ideas, concepts, know-how or techniques contained in such information or contest entry for any purpose. The Company reserves the right to analyze and summarize information/data collected and also reserves the right to publish, distribute, and share summaries of the information/data collected with its affiliates without limitations or obligations of any kind.
33. Company is fully committed to follow laws related to the collection of information/ data and in accordance to its carefully considered policy on information/ data collection. All participants are advised to provide correct details about themselves at the time of registration. It is clarified that Company shall not be held liable for any damages direct or indirect for any wrong addresses and/or contact details submitted by the participants. Company reserves the right to match the details submitted at the time of delivery of the prizes and in case of any discrepancy take measures including withholding the prize.
34. Any dispute/issue may be communicated to the company within 7 days from the date of lucky draw and after which the same shall not be considered/entertained. Any such dispute / issue shall be settled amicably and the decision of the Company shall be final and binding.
35. The Company is within its absolute right to withdraw the contest at any point of time, without assigning any reason whatsoever.
36. No claim on any account whatsoever regarding the offered prizes, shall be entertained by the Company.

GENERAL TERMS AND CONDITIONS

1. By participating in this Contest, You:
2. Agree to the Terms and Conditions mentioned below and give Your consent for the same;
3. Warrant that You have read, understood and agreed to conform to these Terms and Conditions;
4. Warrant the accuracy, truthfulness and currency of all information that You have submitted; and
5. Warrant that prior to subscribing to the Contest, it shall be deemed that You have read and have agreed to be bound by the Terms and Conditions herein. Confirm and undertake that You will make an informed choice regarding the option to play through WAP or Short Message Service ("SMS") after understanding the implications of the same.
6. **Force Majeure** – This Contest is subject to force majeure circumstances including without limitation, floods, natural disasters, war, act of terror, political unrests, technical snags, act of God or any

circumstance beyond the reasonable control of Company (“Force Majeure Event”). Company shall not be liable for any delay or adverse effect caused to Participants as a result of a Force Majeure Event. Company may intimate the suspension of the Contest caused as a result of such Force Majeure Event to the Participants.

7. Company may assign any or all of their rights under these Terms and Conditions to their affiliates or to any third parties without consent (which shall not be unreasonably withheld by any party) of the Participants.
8. The Company shall be entitled to use, the details of the Participant such as name, photograph, the prizes awarded to them etc. for their marketing purposes, if any. The Participant also hereby agree to the same. The Company may, at its discretion, choose not to disclose the identity of the Participant to other Participant unless expressly mentioned herein. The Participant also consent to the information stored in the servers of the Company or its service providers, inside or outside India. Participants’ personal information will be stored and processed in accordance with Company’s Privacy Policy.
9. You agree that Company has no responsibility and liability with regard to the privacy, safety and security of any information (including personal information) that You may have to share independently with third parties.
10. By participating in the Contest, You confirm that you are entering into this Contest as an independent party and nothing herein establishes an employer-employee relationship between you and Company and you are acting voluntarily, using your own time and resources to participate in this Contest, solely at your own risk.
11. This Contest may contain factual references to the names of certain companies, products and individuals. The Company make no representation of having a business relationship or tie up with any such companies, products or individuals. All trade names shall continue to remain owned by their respective owners.