



## LoanDilaoLondonJao - Terms & Conditions

### Contest Offer:

- Every Club member gets double payout i.e. Rs 1000\* on every disbursal

### Contest Duration:

1. Contest duration will be from 10th June 2019 to midnight 14th July 2019
2. Applications will be considered until 14<sup>th</sup> July 2019 and disbursals from these applications generated during contest period until 20<sup>th</sup> July 2019
3. Winners will be announced by 25<sup>th</sup> July 2019 after reconciliation of the final data.

### How to Enter:

- Dhani customers should refer Indiabulls Dhani to prospective personal loan customers
- Click here <https://bit.ly/31m86rz> to know how to refer Dhani Loans from Indiabulls Dhani App
- On every referral who avails a loan from Indiabulls Dhani, he will get a payout of Rs. 1000/- in his Dhani Pay
- For customers who have received vouchers of Rs 500 on 10<sup>th</sup> & 11th June, will get the balance Rs 500 in Dhani Pay

### Contest Terms & Conditions:

- This competition is open for Dhani Customers Only. Dhani Customers are defined as people who have availed and/or whose loan is ongoing with Indiabulls Dhani (Indiabulls Consumer Finance Limited)
- Double Payout of Rs. 1000 on every disbursal will be applicable only during the contest period (Contest period as defined above)
- London Holiday Winners will be declared on the basis of:
  - Maximum Number of disbursals which have been referred by a Dhani Club customer during the contest period.
  - Details of the Holiday will be communicated shortly
- The full payout of Rs. 1000/- will be paid in the Dhani Pay. Winners can use this money for bill payments, purchase of Gift Vouchers, Shopping and even can transfer this to their bank account at a certain fee.
- The decision of Indiabulls Consumer Finance and its representatives shall be final and binding on all aspects.
- Only customers who have been sent an email/notification/SMS directly from Indiabulls Consumer Finance are eligible for the contest.



- Participation in this contest is purely voluntary.
- Indiabulls Consumer Finance shall not charge any amount for participation in the contest and the sole criteria for winning will be based on disbursements made by referred customers.

#### **General Terms and Conditions:**

- This contest will be governed by these standard terms and conditions. Each participant agrees that he/she has read and understood these terms and by their participation in the contest, each participant agrees to be bound by the terms. Mere participation should not be perceived as any commitment on the part of Indiabulls Consumer Finance to select a participant as the winner. Nothing herein amounts to a commitment by Indiabulls Consumer Finance to conduct further, similar or other contests in future.
- The Participant agrees to follow these Terms and Conditions and is deemed bound by any decisions made by Indiabulls Consumer Finance in its sole discretion, including any interpretations of the Terms and Conditions.
- Indiabulls Consumer Finance reserves the right to change the terms and conditions of this contest, including extending, withdrawing or discontinuing the same without notice, without assigning any reason, at its sole discretion without any liability.
- There is no other alternative to the stated prizes, and the prizes are non-transferable, assignable or exchangeable and non-refundable. Only the prize Winners and no other person or agent, shall claim the Prize. Indiabulls Consumer Finance reserves the right to substitute the whole Prize for similar prize of equal or greater value. Indiabulls Consumer Finance reserves its right to select and declare or not to declare the Winner in the Contest.
- Indiabulls Consumer Finance shall not be liable in any manner whatsoever for any claims, losses, damage, costs or expenses in connection with or arising from this Competition, the redemption or use of the Prizes.
- To the extent only permitted by applicable law, Indiabulls Consumer Finance reserves the right to use the winner's image, photograph, name and likeness in post-promotion publicity material and in advertising, marketing or promotional material in any media by any means throughout the world for any purpose connected with the products/services of Indiabulls Consumer Finance or any company within the Indiabulls Group of companies without additional compensation or prior notice to the winner and all participants consent to the same.
- In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this promotion, these terms and conditions shall prevail.
- Indiabulls Consumer Finance shall not be liable under or in connection with these terms and conditions or for this Competition or using the Prize for any indirect, special or consequential cost, expense, loss or damage even if such cost, expense, loss or damage was reasonably foreseeable or might reasonably have been contemplated by the participant and Indiabulls



Consumer Finance and whether arising from breach of contract, tort, negligence, breach of statutory duty or otherwise.

- In addition to these terms & conditions, other specific terms may be imposed by Indiabulls Consumer Finance from time to time to deal with any unforeseen situation. Indiabulls Consumer Finance also reserves the absolute right to change the terms and conditions contained herein and, or, any other rules and regulations in respect of the Competition at any time without any notice, the itinerary, without assigning any reason and without any liability whatsoever. Participants are requested to refer to such other terms and conditions, if any, which may be intimated separately as Indiabulls Consumer Finance considers fit. However, no obligation is cast on Indiabulls Consumer Finance to separately intimate each individual participant with regard to such additional terms and conditions.
- Indiabulls Consumer Finance may (i) extend (ii) terminate or suspend this contest at any time due to circumstances beyond its control (iii) substitute a prize (or any part of a Prize).
- The participant(s) hereby give express permission to Indiabulls Consumer Finance to freely distribute its submission in any publication and media whether online, offline or on the Internet. Material sent to Indiabulls Consumer Finance including feedback and other communications of any kind as well as submission of an entry to this Competition shall be deemed to be non-confidential. Indiabulls Consumer Finance shall be free to reproduce, distribute and publicly display such feedback, materials without limitation or obligation of any kind. Indiabulls Consumer Finance is also free to use any ideas, concepts, know-how or techniques contained in such submissions or materials for any purpose.
- Each participant understands that each of the officials of Indiabulls Consumer Finance engaged in the organization and management of this Competition including its directors, officers, partners, employees, consultants, and agents are under no obligation to render any advice or service to any participant in respect of this Competition
- The participant undertakes to indemnify and keep Indiabulls Consumer Finance harmless and indemnified against any loss, damage, claims, costs and expenses which may be incurred or suffered by Indiabulls Consumer Finance due to breach of any of the terms and conditions herein contained.
- Each participant must ensure that his or her participation in the process is lawful in accordance with the laws of India. Neither Indiabulls Consumer Finance nor its representatives or agents shall be taken to make any representations, express or implied, as to the lawfulness of any participant's participation in the Competition
- Entrants are deemed to accept these terms and conditions by entering the Contest. Indiabulls Consumer Finance is not responsible for any errors or omissions in the terms and conditions contained herein. All information provided in the Contest is provided "**As is**" without warranty of any kind. Indiabulls Consumer Finance makes no representations and disclaims all express, implied, and statutory warranties of any kind to the Participant and/or any third party including,



without limitation, warranties as to accuracy, timelines, completeness, merchantability or fitness for any particular purpose.

- In case the Eligible User is not an authorised member of Dhani Pay Account at the time of distribution of the Offer Benefit, the Eligible User can set-up the Dhani Pay account within 30 Days of receiving the communication.
- Such Cashback amount shall be offered in the form of Dhani Pay Treats and shall appear in vouchers section of the Dhani Pay mobile app. Dhani Pay Treats refer to a promotional credit. Dhani Pay Treats are non-transferable and cannot be sent to other Dhani Pay Account or transferred to bank account. Dhani Pay Treats, once credited will carry a validity of 30 days and any unutilised balance will expire at the end of 30 days. Eligible Users acknowledge and agree that they will not have any right or claim on expired amount.
- Cashback amount will not be credited instantly and will be credited within 7 working days of Top-Up Loan disbursal.
- An individual is permitted to set-up and use only one Dhani Pay Account. Any attempt to set-up and / or use multiple Accounts by a single individual will be treated as a violation of the Terms and Conditions and TranServ will have full right to initiate an action, including but not limited to block such a Dhani Pay Account Wallet and/or deny Cashbacks or any promotional activities or any such corrective measures.
- In the event of any individual/customer trying to use unauthorized data or fraudulent means or lost/stolen card data or indulging in identity theft or any other unscrupulous means for logging in to Dhani Mobile App, ICFL will have full rights to block that Cashback given to such a customer.
- TranServ is not responsible for any dispute arising between ICFL and the Customer. TranServ shall not in any way be responsible for any deficiency in services provided by ICFL.
- In addition to the above, the regular terms and conditions of the Dhani Personal Loans and Dhani Pay Prepaid Account shall also be applicable unless otherwise stated above. Please visit [www.indiabullsdhani.com](http://www.indiabullsdhani.com) and [www.dhanipay.in](http://www.dhanipay.in) for respective details.