



Top-up Dhani Loans – Cricket Contest

Terms & Conditions

The below mentioned Terms and Conditions are applicable for “Top-up Dhani Loans – Cricket Season’ campaign which would be referred to as ‘Offer’ hereinafter in this document.

- By participating in this Offer, you are agreeing to the Terms & Conditions of the Offer mentioned hereunder. Any participation in this Offer is purely voluntary.
- The Offer will be applicable only for **Select registered Dhani Loans customers and who have received Offer communication from Indiabulls Consumer Finance Limited (ICFL), operating under the brand Dhani. (‘Targeted Users’). The Targeted Users are only those who have been sent Offer communication by ICFL. Please note that those customers or individuals, who are not sent the Offer communication, are not eligible for the Offer Benefit.**
- Dhani Personal loans are offered by Indiabulls Consumer finance limited (ICFL) and Udio is only the marketing partner for facilitating issuance of personal loans by ICFL to customers.
- Dhani Pay Mobile Application gives access to Dhani Pay Prepaid Account and Dhani Pay Prepaid Card both issued by Transerv and are operated as per the prevailing guidelines issued by the Reserve Bank of India for semi-closed loop prepaid instruments.
- This Offer would be applicable only to Users using the latest version of Dhani Mobile App available on the Google Play Store and Apple App Store.
- Any Targeted Customer who has subscribed to the Dhani personal loan during the Offer Period **using Dhani Mobile app shall become eligible for the Offer Benefit.** (‘Eligible User’)
- All Eligible loan sanctions by Eligible users during the Offer Period shall become eligible for a Pre-Specified amount of funds (Cashback) and such funds will be credited to the Eligible User’s Dhani Pay Account. The Cashback amount will be communicated to the Targeted Users in the communication sent to their registered mobile number or Email ID or any such contact information available with ICFL.
- ICFL reserves the right to change or modify or remove the value of the Cashback amount or any terms of the Offer at any time without giving any prior intimation to the customer provided that the Targeted User has not fulfilled the criteria of accepting disbursement of the Top-Up Loan as per the Offer.
- 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 disbursement.
- **The Offer shall be valid for all transactions conducted during (10th June 2019 00:00:00 hrs to 14th July 2019 23:59:59 hrs) (“Offer Period”).**
- The Offer cannot be combined with any other Offers.
- ICFL shall not be responsible for, or liable for, any actions, claims, demands, losses, damage, costs, charges and expenses that a Eligible User may suffer, sustain or incur due to this Offer.



- 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.indiabulldhani.com and www.dhanipay.in for respective details.
- ICFL's decision of computation, cancellation, forfeiture, credit, debit and blocking of accounts shall be final, conclusive and binding on the customer
- Any disputes arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in the city of Mumbai (India) irrespective of whether Courts in other areas have concurrent jurisdiction.