

## TERMS AND CONDITIONS

1. The contest is known as “Bounce Back offer”.
2. Coverage of the contest is across Pan India, at Delhi & NCR, Haryana, Punjab, Chandigarh, Himachal Pradesh, Jammu, Rajasthan, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Tripura, Uttar Pradesh, Gujarat, Uttarakhand, West Bengal, Assam, Bihar, Chhattisgarh, Dadra & Nagar Haveli and Daman.
3. The contest is applicable only for the loans availed by the Customers, against the collateral security of gold ornaments, from Muthoot Finance Limited (hereinafter referred to as the “Company”) Branch Offices, situated in the afore-referred States/UTs. If any customer avails more than one such loan, during the contest period, he/she shall be eligible for participation only once, with One entry.
4. The contest is valid for Resident citizens of India only. However, employees of the Company and/or its associate, 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.
5. The period of the contest shall be 2 Month, from 1 Nov’2020 to 31st Dec’ 2020, extendable at the sole discretion of the Company.
6. ELIGIBLE LOANS:
  - All fresh loans which include New KYC, Existing Customers and Inactive Customers are eligible for the contest.
  - Customer who takes fresh loan and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  - Renewals and Top Ups will not be considered under this contest.
  - Existing Customers will be eligible only if they take fresh loan with additional gold being pledged during this contest period.
  - Loan Value less than Rs 10,000/- will not be eligible for this contest.
7. The participation procedure i.e. the details of contest and instructions, are available at Company’s Website at [WWW.MUTHOOTFINANCE.COM](http://WWW.MUTHOOTFINANCE.COM).
8. All the eligible winners shall be selected through the Lucky draw (except for Sundays, Gazette, State & other Holidays). The Company reserves the rights to conduct such Lucky Draw, in the manner and mode, as it may deem fit and appropriate.
9. Each winner shall be entitled for a Bumper Prize-Car, Electric Scooter/Bike , Air Conditioner, Refrigerator/ Television , Washing Machine/Home Theatre /Air Purifier, Smart Mobile Phone ,Coffee Maker/ Microwave/Grinder Mixer Juice, Hand Blender/Electric Kettle/ Iron /Toaster/Power Bank/Hair Dryer/Bag-pack/ Bluetooth Speaker as per their eligibility
10. Eligibility for claiming the respective prizes is:
  - **Bumper Prize – Car**
    - No. of winner – 1 no.
    - Winner will be announced after completion of Q3 and in the 2nd week of March,2021
    - Customer who takes fresh loan of Rs 10, 00,000 and above and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  - **Electric Scooter/Bike**
    - No. of winner – 3 Nos.
    - Winner will be announced after completion of Q3 and in the month of March,2021

- Customer who takes fresh loan of  $\geq$  Rs. 5, 00,000  $<$ Rs. 10, 00,000 and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  
- **Air Conditioner**
  - No. of winner – 4 Nos.
  - Winner will be announced after completion of Q3 and in the 2nd week of March,2021
  - Customer who takes fresh loan of  $\geq$  Rs 3,00,000 and  $<$ Rs. 5,00,000 and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  
- **Refrigerator/ Television**
  - No. of winner – 27
  - Winner will be announced after completion of Q3 and in the 2nd week of March,2021
  - Customer who takes fresh loan of  $\geq$  Rs 2,00,000 and  $<$ Rs. 3,00,000 and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  
- **Washing Machine/Home Theatre /Air Purifier–**
  - No. of winner –54 Nos.
  - Winner will be announced after completion of Q3 and in the 2nd week of March,2021
  - Customer who takes fresh loan of  $\geq$ Rs. 1,00,000 and  $<$ Rs. 2, 00,000 and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  
- **Smart Mobile Phone**
  - No. of winner – 81 Nos.
  - Winner will be announced after completion of Q3 and in the 2nd week of March,2021
  - Customer who takes fresh loan of  $\geq$  Rs 75,000 and  $<$ Rs. 1,00,000 and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  
- **Coffee Maker/ Microwave/Grinder Mixer Juice**
  - No. of winner – 135
  - Winner will be announced after completion of Q3 and in the 2nd week of March,2021
  - Customer who takes fresh loan of  $\geq$  Rs 50,000 and  $<$  Rs. 75,000 and keep loan with us for minimum 2 months will be eligible to participate for the contest.
  
- **Hand Blender/Electric Kettle/ Iron /Toaster/Power Bank/Hair Dryer/Bag-pack/ Bluetooth Speaker**
  - No. of winner – 648 Nos.

- Winner will be announced after completion of Q3 and in the 2nd week of March,2021
  - Customer who takes fresh loan of  $\geq$  Rs 10,000 and  $<$  Rs. 50,000 and keep loan with us for minimum 2 months will be eligible to participate for the contest.
11. The prizes are subject to change as per the sole discretion of the Company. The winners shall be intimated by SMS or call on the registered mobile number or any other mode as may be decided by the Company, at its sole discretion.
  12. To claim the declared prize, the Winner is required to furnish:
    - a) his/her original Gold Loan Token, in respect of the loan availed during the Contest period;  
and
    - b) his/her Valid Photo Identity proof.
  13. Images used in the advertisement are for representative purposes only and actual prize may differ in look and feel.
  14. 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.
  15. The interest rate of 1% per month is presently applicable for the MOL and MHP schemes of the Company. The Company is, within its absolute rights and discretion, to change, alter, withdraw and/or revise such interest rate, at any point of time.
  16. It shall be the sole responsibility of the declared winner to collect the prize from the communicated place/location, within 20 working days from the date of intimation by the Company. 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.
  17. 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.
  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. The contest shall be subject to Force Majeure Clauses.
  21. 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).
  22. 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 New Delhi.

23. Information provided to the Company including the proof of address, identity, contact details etc. shall be 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.
24. 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.
25. 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.
26. The Company is within its absolute right to withdraw the contest at any point of time, without assigning any reason whatsoever.
27. No claim on any account whatsoever regarding the offered prizes, shall be entertained by the Company.