

### **Terms & Conditions for “Refer & Win” scheme for IIFL Gold Loan**

- IIFL Gold Loan Refer and Win contest /scheme shall come in force from 9th May 2022 and shall be available to Existing/Win-back customers of the Gold Loan till 31<sup>st</sup> July 2022.
- More than 7000 prizes will be distributed to the eligible customers through Lucky draw after completion of contest period.
- There are 20 bumper prizes of iPads and thousands of (branch level) exciting prizes to be won.
- All existing customers who have/had a Gold loan with IIFL Finance are eligible to participate.
- Customer will become eligible for Lucky Draw on at least 1 successful disbursement (min 10,000) from referred leads by 31<sup>st</sup> August 2022.
- Customers can refer by sharing details of their family, friends, relatives, colleagues who are in need of immediate loan against gold jewellery with branch staff
- The eligibility and chances of winning the lucky draw is independent of the number of customers successfully referred
- Referred customer can take loan till 31<sup>th</sup> August 2022 to be eligible for the contest
- NPA customers who are above 90 DPD will not be eligible or if the person referred is already an IIFL customer would not be eligible
- IIFL Finance can extend the period of the campaign but the maximum referral benefit would stay the same
- The reward distribution will be done at the IIFL branch only and customer needs to provide all necessary documents/acknowledgements.
- The declaration and the selection of the winner cannot be contested. IIFL decision on the same will be final
- Winners will be mutually exclusive for each category of prize
- Loan taken by referred person should be active till the date of lucky draw result announcement
- IIFL Finance can withdraw this scheme without prior notice at any point of time
- In case of any dispute, IIFL discretion would be final
- IIFL does not guarantee and make any representation about the quality, usefulness and worthiness of the products/gifts /rewards and shall not be responsible if the same are in any way found to be defective. The pictures used in the promotional elements /creatives is just for representation and does not endorse any brand
- Products/rewards won in lucky draw are non-transferable and non-encashable. Any taxes or additional charges apart from the product basic price will be borne by the winner only
- Disputes, if any, arising out of or in connection, with or as a result of the Schemes, shall be subject to the exclusive jurisdiction of competent courts at Mumbai