

TERMS AND CONDITIONS

1. The contest shall be known as “Refer & Win Contest 2.0”.
2. Coverage of the contest shall be across 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 customers who availed loan against the collateral security of gold ornaments, during the Contest Period, from the Branch Offices of the Company situated in the afore-mentioned States/Union Territory(s), shall be eligible to participate in the Contest.
4. The Contest is open for Resident citizens of India only, fulfilling the eligibility criteria. The 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 Contest Period is from 21st June, 2024 to 30th Sep, 2024, extendable at the sole discretion of the Company.

6. Details of Gift Vouchers and eligibility for winning the Gift Vouchers:

Sr.	Category	Gift Voucher denomination (Rs.)	Number of Winners in every Region	Regions (Nos.)	Total Contest Winners (Nos.)	Eligibility	Total cost (Rs.)
1	Bumper Prize	10000	2	30	60	40 customers can win from each Region. The Voucher Amount will depend on Loan Amount availed by reference. The highest conversion amount will get the highest denomination of gift voucher and so on. For increasing the probability of winning, customers can give as many references as desired , but they will be eligible only on converted references.	6,00,000
2	1st Prize	5000	6		180		9,00,000
3	2nd Prize	2500	12		360		9,00,000
4	3rd Prize	1000	20		600		6,00,000
Total			40		1200		30,00,000

7. ELIGIBLE CRITERIA:

- Only new KYC References will be considered for the Contest. The existing customers of the Company, will not be considered.
- The availed loans should be active for at least 2 weeks.
- All the winners will be selected basis their eligibility, at the Corporate Office (North) of the Company at New Delhi, in the presence of Chief General Manager-Business Performance, Sr. General Manager-Marketing & Strategy, General Manager Finance and Dy. General Manager- Audit & Inspection.

- **Wherever the eligible customers would be more than one then the Lucky draw will be done** at the Corporate Office (North) of the Company at New Delhi, in the presence of Chief General Manager-Business Performance, Sr. General Manager-Marketing & Strategy, General Manager Finance and Dy. General Manager- Audit & Inspection.
8. The participation procedure i.e. the relevant details of Contest and Instructions, are available at Company's Website at WWW.MUTHOOTFINANCE.COM .
 9. The Company reserves its rights to announce the Winners, in the manner and mode, as it may deem fit and appropriate.
 10. The prize amount are subject to change and 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.

To claim the winning 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.
11. The gifts/prize will be announced by the Company, on the basis of eligibility of each of the winner, in the presence of Company's representative of Operation, Audit, Finance and Marketing departments.
 12. The Branch Head of the concerned Branch, will invite the customer to the Branch and handover the gift/prize to the Winner.
 13. Images used in the promotions, are for representation 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 winners 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. It shall be the sole responsibility of the declared Winner to collect the prize from the communicated place/location, within 10 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 prize. 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 the Company arising therefrom, in future.
 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. Information provided by the participant, including name, address, contact details, e-mail address and/or photographs of the participants, may be used by the Company, its associate, partner etc. at their sole discretion for sending out commercial information and/or for other commercial, publicity or promotional purposes.
 18. Prizes are non-transferable, non-negotiable, subject to availability and without an option to exchange in terms of cash money.
 19. The contest shall be subject to Force Majeure Clauses.

20. 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).
21. 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 only.
22. 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 other 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.
23. 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 / cancelling the prize.
24. Any dispute/issue may be communicated to the company within 7 days from the date of handing over the gift /lucky draw and after which, no claim shall not be considered/entertained. Any such dispute / issue shall be settled amicably and the decision of the Company shall be final and binding.
25. The Company is within its absolute right to withdraw the contest at any point of time, without assigning any reason whatsoever.
26. No claim on any account whatsoever regarding the offered prizes, shall be entertained by the Company.