



Dhani Club New Year Bonanza Terms & Conditions

Contest Duration:

- Contest duration will be from 26th December 2018 to 5th January 2019
- Winners to be announced at the end of the contest period

How to Enter:

- Select Dhani customers should refer Indiabulls Dhani to prospective personal loan customers

Eligibility:

- The Competition is open to select Dhani Customers as on December 26th, 2018.
- 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.
- No purchase is necessary for participating in the Competition.
- Indiabulls Consumer Finance shall not charge any amount for participation in the contest and the sole criteria for participation shall be based on disbursements made by referred customers.
- Offer Eligibility Criteria:
 - Customers who have not referred to anyone as on December 26th, 2018
 - Customers who have referred but have not got any disbursement as on December 26th, 2018

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 cash 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 the Competition 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.
- Winners will be decided on the basis of:
 - Number of disbursements from a customer's referred friends/relative
 - Disbursements will be counted on disbursement completed as on 5th January 2019
- The decision of Indiabulls Consumer Finance and its representatives shall be final and binding on all aspects.