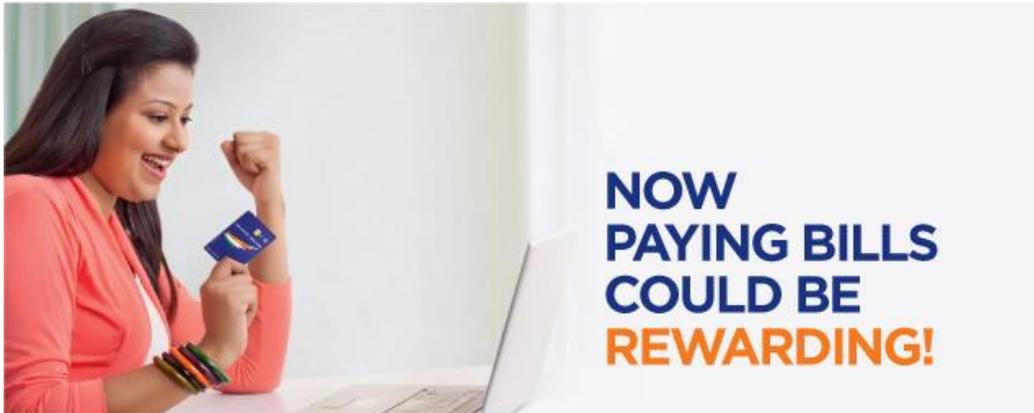


Bharat BillPay “BILLPAY & WIN” Contest

“Now Paying Bills Could be rewarding!”



Visit us at www.bharatbillpay.com or email us at bbpe@npci.org.in

“BillPay and Win” Contest Terms and Conditions

1. BACKGROUND / CONTEST DETAILS:

- ✦ We the Bank (defined below) are carrying out this promotional contest for and on behalf of National Payments Corporation of India (NPCI), in order to create awareness at national level amongst Participants (defined below) about convenience and usage of utility Bill Payment through Bharat BillPay, which is an exclusive service of NPCI.
- ✦ This contest (more elaborately covered herein under) is not a part of promotion of any Brand (defined below). This promotional contest is merely an attempt to create awareness of simple and safe utility bill payment through Bharat BillPay enabled channels anytime anywhere. NPCI / Bank does not in any manner whatsoever promote any Brand and would not be in any manner be held responsible for any grievance faced by Participant of any nature whatsoever related to Brand. The Participants are required to approach the Bank for addressing / rederssal of any

queries / grievance that they may so have about the Contest. Bank in consultation with NPCI may provide appropriate solution / redressal to such queries / grievances. However, in no event would any liability, claim / losses / damages etc. of any nature would come upon NPCI and/or NPCI be held liable under any Act, Statute and/or applicable law in any manner whatsoever.

- ✦ Contest Period shall be for the period commencing from August 01st 2019 to October 31st 2019. (both days inclusive)

2. DEFINITIONS:

- ✦ Bank means and included the Bank where the customer holds his/her account and is participating the promotional contest run by NPCI.
- ✦ Biller Categories shall inter alia include Electricity, Gas, DTH, Water and Telecom (Mobile Postpaid, Landline Postpaid, Broadband), including and not restricting such additional categories as would be included by NPCI as per its sole and absolute discretion.
- ✦ Brand shall mean and include such brands of cellular companies with whom NPCI in its sole absolute discretion may engage to procure the smart phones for distribution to the top 3 participants / winners of the contest, as per the terms and conditions of this contest.
- ✦ Participant shall mean and include Indian citizen (excluding Legal entities such as Body corporates, LLP, retail shops, business correspondents, bank-branches, biller/merchant collection centres or website etc.) who pays his/her utility bills in the Biller Categories.
- ✦ OFFUS transaction is considered when Participant makes the utility bill payment from Bharat BillPay enabled Channels of the banking entities
- ✦ ONLINE/DIGITAL CHANNELS shall inter alia, include the common BHIM UPI app, Net Banking, Mobile Banking, Mobile App/Wallet and Website/Pre-login of Banks.

3. CONTEST TERMS:

- ✦ The Contest is valid for only the above mentioned Biller Categories
- ✦ The Participant in order to be eligible/be entitled to win Smartphone, Alexa Speakers and MI Bands (subject to such changes as NPCI may from time to time deem fit and proper) need to carry out the following
 - a. Participant would have to pay bills via Bank's channel enabled with Bharat BillPay feature.

- b. The Participant would have to pay bills only via the Bank through whom the contest detail is being communicated and not with any other/medium.
 - c. Participant would be required to carry out minimum three (03) successful OFFUS bill payment transactions in a month (i.e. 9 transactions during the Contest period) through single registered mobile/unique mobile no. during the Contest Period from the Biller Categories through online/digital channels only. The first 100 Participants who does maximum no. of bill payment transactions in three months'/ Contest period shall win a Smartphone, Alexa Speakers and MI Bands (subject to such changes as NPCI may from time to time deem fit and proper).
 - d. Participants have to transact only through the Banks app/website/net-banking/ other digital channels of Bank having Bharat BillPay feature or common BHIM App (being promoted by NPCI), and proceed for Bill Payment via Bharat BillPay for the five biller categories.
- ✦ Maximum of 15 Smartphones, 35 Alexa Speakers and 50 MI Bands (subject to such changes as NPCI may from time to time deem fit and proper) will be distributed by Bank (in consultation with NPCI) during the Contest Period.
 - ✦ The reward Categories have been divided into four categories for ease of convenience and from ranking perspective.

PLATINUM AWARD	5 Participants	5 Smartphones
GOLD AWARD	10 Participants	10 Smartphones
SILVER AWARD	35 Participants	35 Alexa Speakers
BRONZE AWARD	50 Consumers	50 MI Bands
4 CATEGORIES	100 CONSUMERS	100 Winners

Note:

Platinum to Bronze denotes maximum transaction reward Category to the minimum transaction reward Category, but fulfilling minimum criteria of 3 bill payments per month. In case of a tie, consumer completing maximum bill payments first during the duration/contest period will be rewarded.

The aforesaid is subject to such change as NPCI may in its sole and absolute discretion deem fit and proper.

- ✚ At the end of the Contest period, the Bank and NPCI will verify the eligible Participant details (before declaring winners / eligible for Prize and will declare 100 winners eligible for Smartphones, Alexa Speakers and MI Bands (subject to such changes as NPCI may from time to time deem fit and proper). The eligible winner/ /participant will be entitled for only one (01) of the above prizes/rewards during the entire Contest term/period.
 - ✚ Winner(s) do hereby un-conditionally and willing consent to provide their full particulars, including their full PAN Card/Address Proof for the purpose of verification & audit and to enable Bank (in consultation / approval from NPCI), to dispatch either the Smartphones, Alexa Speakers and MI Bands; which the winner Participant is so entitled to.
4. NPCI Employees and their immediate family members (including spouses, children, parents, brothers and sisters) are not eligible to participate in the Contest.
 5. Participation in the “BillPay and Win” Contest is subject to the Terms and Conditions as set out herein and which are also available at the Banks website/app/Bharat BillPay enabled digital channels. Entry into this Contest is deemed acceptance of these Terms and Conditions and any amendments, additions, replacements, variations and modifications hereto, which shall be final and binding in all respects on each Participant. Amendments to the Terms and Conditions will be posted from time to time, during the Contest Period. By entering the Contest participants agree to be bound by and to comply with the Terms and Conditions. Non-compliance with or breach of any of these Terms and Conditions may disqualify a Participant at any stage of the Contest and any prize’s (as indicated in these T&C) won may be forfeited, withheld, withdrawn or reclaimed.
 6. Prizes are not transferable or exchangeable and non-cash prizes cannot be exchanged for cash. NPCI accepts no responsibility for any tax or other liability that may arise from any winning from the contest.
 7. Participants hereby expressly consent and agree that the Participant(s) shall not, without the prior written approval of Bank/NPCI speak to the press or any other media nor give any interviews or comments relating to the Contest / winning thereafter.
 8. This Contest and its terms and conditions shall be governed exclusively by the laws of India and jurisdiction shall be vested exclusively in the courts at Mumbai in India.