

## PhonePe Offer

### Description of Offer:

- Get flat ₹100 cashback\* on your 1st ever PhonePe transaction on Ujjivan Small Finance Bank Limited EMI Loan payment
- Valid only if customer installs the PhonePe app for the first time after clicking on offer link shared by Ujjivan Small Finance Bank Limited
- PhonePe will give a cashback of Rs 100 to users: who will do their first ever PhonePe transaction by downloading the PhonePe mobile application using the attribution link provided in the communication.

### Terms & Conditions:

- Offer shall be valid only if the user/customer installs the PhonePe app for the first time after clicking on offer link shared by Ujjivan Small Finance Bank
- The Offer will be valid till 31st July 2021
- Customer's first ever transaction via PhonePe has to be towards loan repayment of at least INR ₹1000 to Ujjivan within 7 days of installing the PhonePe mobile application
- Cashback will be credited as PhonePe gift voucher balance within 24 hours of successful completion of the transaction

### Eligibility Criteria

- Valid on customer's first ever PhonePe transaction on Ujjivan Small Finance Bank Limited bill payment only
- User needs to do a Ujjivan bill payment only **as first ever PhonePe transaction** within 7 days of installing the PhonePe app using the link shared by Ujjivan Small Finance Bank Limited
- If you have done any PhonePe transaction before on any of the merchants or categories (recharge, bill payment etc), you would not be eligible for this offer
- Payment to be made through UPI only. No other payment instruments (Wallet / Debit or Credit Card) are applicable on this offer
- In case of payments where part of the amount is paid using Wallet, the offer will not be applicable
- For example, if a bill payment of ₹1000 is paid using ₹100 wallet balance and ₹900 through UPI, the offer will not be applicable

### Offer Duration

Till 31<sup>st</sup> July 2021

### Redemption Count

Offer can be availed only once (per device, per user) on your 1st PhonePe transaction

**Steps to avail offer**

- Click on "See All" in the Recharge & Pay Bills section on the home page of your PhonePe app
- Click on the Loan Repayment icon & select your Lender (Ujjivan Small Finance Bank Limited)
- Enter the "Loan Account Number" of the lender to check the amount to be paid
- Choose from payment options & click on Pay Bill to complete the transaction
- Note: in case you have wallet balance, it will be automatically used for paying. Please uncheck the checkbox to not use your wallet balance.

**Cashback Benefit**

Cashback will be credited as PhonePe Wallet balance within 24 hours of successful completion of the transaction

**Multiple Eligible Policy**

If you are eligible for more than one offer, the offer giving you the maximum Cashback is automatically picked up for you.

**Refund Cancellation Policy**

- Once bill pay is processed, it cannot be cancelled or returned.
- In case of a payment failure during the Bill Payment, the amount will be refunded back to you within 2 working days.
- In case of any cancellations, the cashback given on the transaction will continue to remain as gift voucher balance and non-withdrawable to your bank account. This can continue to be used on PhonePe (recharges, bill payments, etc.)
- Refunded amount less of cashback will be credited back to the source of funds used while making payment