

# Hello Ujjivan Customer Reward Program

## Terms & Conditions

### Offer Details:

Ujjivan SFB customers who pay their EMIs for the month of August 2023 through the Hello Ujjivan app will be rewarded with an Amazon voucher that is redeemable on the Amazon app.

### Steps to Redeem the Voucher:

1. Pay your Ujjivan SFB Loan EMI via the Hello Ujjivan App. Click here to download the app: <https://bit.ly>HelloUjjivan>
2. The customer will receive an SMS with the voucher code as per the schedule given below:

EMI Repayment Date	Date of receiving Voucher SMS
01-08-2023 to 04-08-2023	05-08-2023
05-08-2023 to 10-08-2023	11-08-2023
11-08-2023 to 18-08-2023	19-08-2023
19-08-2023 to 24-08-2023	25-08-2023
25-08-2023 to 31-08-2023	02-09-2023

3. Visit the Amazon app.
4. Click on Amazon Pay
5. Click on Add Gift Card
6. Enter the 15-digit voucher code sent via SMS
7. The money will be added to your amazon pay balance

### Terms & Conditions:

1. Definition:
  - a) "Customer/s" shall mean a person who has a loan account with Ujjivan Small Finance Bank Ltd ("Bank/Ujjivan SFB") and uses Hello Ujjivan App as a payment channel for EMI repayment.
  - b) "Offer" shall mean gifts/coupons made available to Customers based on EMI repayments made on Hello Ujjivan App during the Offer Period.
  - c) "Offer Period" shall mean the period commencing from 01<sup>st</sup> August 2023 to 31<sup>st</sup> August 2023, both days inclusive.
  - d) "Void Transactions" shall mean any transaction wherein the transaction is either unsuccessful or where the transaction has taken place but has been unsuccessful/cancelled/rejected by the Bank.
  - e) "Vouchers" shall mean e-vouchers of Amazon worth Rs.10.
2. The offer is available to all Customers of Bank whose loan accounts are active and due for EMI repayment during the offer period.
3. Offer is valid only on EMI repayments made by the Customer through Hello Ujjivan Mobile App.
4. Offer is valid only once in a calendar month during the offer period. Only 1 voucher per unique CIF ID will be offered to the customer.
5. The Offer is not available to a delinquent, or any other ineligible customers determined as per the internal policy of Bank. Accordingly, provision of offer is at the sole and absolute discretion of Bank.

6. If any individual makes the EMI repayment on behalf of the customer, the customer shall be eligible to receive the voucher. The same shall be not be provided to the individual paying on behalf of the customer.
7. To be eligible under the offer, the customer shall pay an amount equal to or more than the EMI due amount. Partial payments are not considered as valid under the offer.
8. The offer is not valid on void transactions.
9. The vouchers are valid for a period of 6 (six) months from the date of issue or the same will be mentioned on them explicitly and the said voucher has to be redeemed within the specified period.
10. The voucher is non-transferable and cannot be redeemed for cash.
11. A unique voucher code will be communicated to eligible customers through SMS sent on their Registered Mobile Number updated with the Bank, within the dates mentioned above. In any case the vouchers code will be communicated to customers not later than 10 days from the date the EMI repayment is duly made and received by the Bank.
12. Vouchers are handled by third parties and the Bank doesn't hold any responsibility for the same.
13. If the vouchers are lost/misused, it cannot be replaced/refunded and cannot be revalued.
14. Any additional costs incurred in connection with usage of voucher will be the sole responsibility of the Customer.
15. If the Customer ceases to be a Customer of Bank at any time during the currency of the Offer Period, all the benefits under the Offer shall lapse and shall not be available to such Customer.
16. Bank reserves the right to disqualify Customers from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise.
17. Bank will not be responsible for non-delivery of SMSs, incorrect, incomplete mobile number updated in the system.
18. Bank will not be responsible for non-delivery of Voucher code in case the mobile number is registered on DNC/NDNC.
19. Any person redeeming the e-Voucher will also be subject to the terms & conditions that the voucher may have including terms and conditions stipulated by Amazon.
20. Bank may, in its sole discretion, vary these terms or suspend or terminate or modify the Offer without any notice or liability to any party.
21. In case of any dispute, decision of Bank shall be final and binding.
22. The courts of Bangalore shall have exclusive jurisdiction in case of any dispute. However, the Bank reserves the right to approach any other court or tribunal of competent jurisdiction.

## Frequently Asked Questions

### 1. What is "Hello Ujjivan Customer Reward" Programme?

This Reward Programme is designed for Customers who are using Hello Ujjivan app for paying their EMI. If a Customer pays his/her EMI via Hello Ujjivan then, He/she can earn reward in terms of "Amazon Vouchers".

### 2. What is the Voucher Amount and How to win it?

A Customer can win Amazon voucher worth 10 rupees if she/he pays the EMI through Hello Ujjivan app.

### 3. What is the maximum amount of voucher a customer can win?

A single customer can win 10 rupees of worth voucher against his/her CIF ID.

Scenario-1: If a customer has 2 Loan Accounts and She has paid EMI of both the Loan Accounts through Hello Ujjivan, they She will only be able to earn 10 rupees worth vouchers.

Scenario-2: If Customer has paid EMI for Core Loan in Centre Meeting and for her top-up loan she paid the EMI through Hello Ujjivan; then also She can earn 10 rupees worth Amazon Vouchers at max.

### 4. How & When the customer is going to get the Amazon Vouchers?

customers will get Amazon Vouchers on his/her registered mobile number through a SMS from Ujjivan SFB's official SMS handle. The SMS containing the Voucher Link will be sent to customers within 10 days of EMI received at the bank's end.

### 5. Who all are eligible for this programme?

All the Customers who have loan accounts with Ujjivan SFB are eligible to be part of this programme. Exclusions: Staff Loan Accounts.

### 6. What is the Programme duration?

The Programme will run from 1st August-31st August,2023.

### 7. How the Customers will redeem the vouchers?

Customer have to login to Amazon app installed in their mobile. Then, He/she has to go to Amazon pay section and click on "Add a Gift Card". Then the customer has to enter the Gift card code and click on " add gift card to balance". Post this process balance will be added to Amazon Pay Balance.

### 8. What can the customer do with the Amazon voucher?

Post adding the voucher amount to Amazon Pay Balance, customer can use the balance to recharge her mobile number, DTH, purchase items from Amazon etc.

### 9. Which customers are excluded from this programme?

The Offer is not available to a delinquent, or any other ineligible customers determined as per the internal policy of Bank. Accordingly, provision of offer is at the sole and absolute discretion of Bank. The offer is not valid on void transactions. "Void Transactions" shall mean any transaction wherein the transaction is either unsuccessful or where the transaction has taken place but has been unsuccessful/cancelled/rejected by the Bank.

10. What is the EMI amount customer needs to pay for winning Reward Voucher?

The Customer has to pay full EMI amount due against his/her loan account to get rewarded.  
Any customer who is paying less than the EMI amount through Hello Ujjivan is not eligible.

11. If a Customer pays the EMI for any other customers will she be eligible to win reward?

No, A Customer will only get rewarded for paying EMI against his/her loan account.