



### **Terms & Conditions**

#### **Applicable for Ujjivan Small Finance Bank's ("Bank") Customer Referral Reward Program for Affordable Housing Loan & Micro Mortgage Products of the Bank**

1. The Reward for Customer Referral Reward Program for Affordable Housing Loan & Micro Mortgage Products (hereinafter referred to as **"the Programme"**) is applicable to all the existing customers of the Bank (hereinafter **"Referrer"**) and prospective customer(s) who may be referred by Referrer (hereinafter **"Referee"**) for all the loan products of Affordable Housing Loan & Micro Mortgage Products of the Bank.
2. The Referrer are required to provide the complete details of the Referee intended to be referred to the Bank through Pre-designated Sales Coordinator or such other platforms as mentioned in the Bank's website ([www.ujjivansfb.in](http://www.ujjivansfb.in)) or other such platform as may be launched by the Bank from time to time.
3. Once the details of the Referee are shared by the Referrer, in the manner mentioned above, the Bank shall directly contact the Referee for sourcing the loan.
4. Once the Referee avails disbursements of the Loan, the Referrer shall be eligible for reward (hereinafter **"Reward"**) in the form and manner as the Bank may deem fit and proper.
5. The Reward is capped at 12 referral per Referrer in a Financial Year.
6. If the Referrer who refers the Referee outside the Programme, then the Referrer will not be eligible for the Reward.
7. If the Referrer refers a Referee, who has already been referred by another Referrer, then the Referrer who first referred the Referee will be eligible for the Reward under this Program.
8. Further if the Referee has directly approached the Bank for availing facility(ies) with the Bank or the Referee is sourced through any other channel or the Referee was already referred under a previous Programme and/or any other Programme of the Bank, then the referral under this Programme shall automatically be cancelled. The decision of the Bank in this regard shall be final and binding.
9. The Reward under this Programme cannot be combined/ clubbed with any other Program of the Bank and/or with any other offers. The Reward under this Programme cannot be transferred or assigned to any other person(s).
10. If the Referrer ceases to be a customer of Bank at any time during the currency of the Programme, then the Referrer shall not be eligible for Rewards even if the Referrer has referred a potential customer to the Bank.
11. This Programme is applicable only to the existing customers of the Bank and potential customers being referred by the existing customer. Employees of the Bank, their relatives, outsourced agents (Direct Selling Agents/ Collections Agents/ Connectors/ Lending Service Providers), Channel Partners and their employees are not eligible for participation in the Programme both as a Referrer and Referee.



UJJIVAN SMALL FINANCE BANK

Build a Better Life

12. The Referee must be a New-to-Bank (NTB) customer and if the Referee is already a customer under any products/ offering of the Bank, then the Referrer is not eligible for Reward under the Programme.
13. This Referrer will not be eligible for Reward when the Referrer refers oneself or her/his spouse or any immediate family members. The Bank decision of the Bank in determining whether the Referee is an immediate family member shall be final & binding.
14. The Referrer hereby covenants that he/she/they has/have obtained due consent from the Referee for sharing his/her/their contact details with Bank and that Referrer shall be solely liable and responsible for the correctness of all information/details pertaining to the Referee. The Referrer further covenants that Bank shall not be in a position to ascertain/ verify the information, regarding the Referee, which are shared by the Referee and shall not be responsible in any way to any third party for any loss or damage suffered due to such incorrect details. Further Referrer shall not be entitled to the Reward under the Programme, if the details provided of Referee are found to be incomplete or incorrect or invalid.
15. The Bank & it's directors, officers, employees, agents, vendors, shall not be responsible for any actions, claims, demands, losses, damages, costs, charges and expenses which a Referee and/or any third party claims to have suffered, sustained or incurred, as a consequence of the Referrer sharing their details with the Bank under the Programme.
16. Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel the Programme, with or without any reason.
17. Any clarifications/ disputes/ doubts arising from the Terms and Conditions mentioned hereunder for the Programme, the decision of the Bank shall be final and binding.
18. The courts of Bengaluru 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.
19. The Bank, from time to time, may amend the entire Programme or any part thereof and such amendments shall be binding of the Referrer. Further any amendment to the Programme shall be uploaded on the Bank's website ([www.ujjivansfb.in](http://www.ujjivansfb.in)). It is deemed that the Referrer has read, understood and accepted the updated Terms and Conditions, before referring the Referee, under the Programme.