# Jio Gold 24K Days Campaign: Terms and Conditions

### Offer Overview:

This Offer (defined below) provides up to 2% (two-percent) free digital gold, with a maximum value of INR 21,000 (twenty-one thousand), on digital gold purchases made through the JioFinance App during the specified Offer Period. This Offer is available to Users of the JioFinance App hosted by Jio Finance Platform and Services Limited ("JFPSL"), with digital gold distributed by Jio Leasing Services Limited ("JLSL") on behalf of Digital Gold India Private Limited ("DGIPL").

#### Offer Details:

- 1. **Offer:** JLSL, on behalf of DGIPL, offers up to 2% (two-percent) of Users' transaction value as free digital gold, with a maximum benefit of INR 21,000 (twenty-one thousand), on digital gold purchases made through the JioFinance App during the Offer Period.
- 2. Offer Period: JLSL may, at its sole discretion, declare an "Offer Period" during which this Offer shall be valid. The Offer has no fixed term and may be made available on such dates and for such durations as determined and communicated by JLSL. JLSL expressly reserves the right to announce, modify, suspend, extend, or terminate any Offer Period, or the Offer in its entirety, at any time and without cause, prior notice, or liability.

# 3. Eligibility:

- Users must be registered on the JioFinance App and have completed PAN verification
- New and existing users of Jio Gold who have completed PAN verification are eligible for the Offer.
- The Offer is available exclusively to the Users of the JioFinance App.
- Users whose digital gold purchase transactions meet the minimum eligibility criteria as specified in this terms and condition document shall be presented with the applicable promo codes during the checkout process. The promo codes will be displayed in the order summary section prior to the User confirming the purchase.
- Users must apply the displayed promo code before making the payment to be eligible for the Offer. Failure to apply the promo code will disqualify the User from receiving free digital gold provided under this Offer ("Rewards") regardless of whether the transaction value meets the minimum eligibility criteria.
- Transactions must be completed via the JioFinance App or MyJio App (as applicable). Payments made via UPI mode through all UPI payment apps are also acceptable.
- The minimum eligibility criteria amount to qualify for the Offer is INR 1000 (one thousand).

# 4. Offer Benefit:

 Eligible Users will receive Rewards equivalent up to 2% (two-percent) of the transaction value, credited to their Jio Gold balance.

- It is to note that the Rewards received by the Users under this Offer will be inclusive of all applicable taxes.
- The maximum value of the Rewards amount that a User will receive in aggregate of the total eligible transactions is INR 21,000 (twenty-one thousand) per User during the Offer Period.
- The maximum number of eligible transactions is limited to 10 (ten) per User during the Offer Period.

### 5. Rewards Disbursement:

- Rewards will be credited within 3 (three) business days from the date of successful purchase by User.
- Rewards will be credited to the User's Jio Gold balance, accessible via the JioFinance App.
- Users will receive an SMS notification on their registered mobile number confirming the credit of the Rewards.

## 6. Transaction Details:

- This Offer applies exclusively to one-time purchase transactions only and excludes Systematic Investment Plan (SIP) transactions.
- The Rewards amount is calculated as 2% (two-percent) of the transaction (purchase order) value completed using the valid promo codes during the Offer Period.

#### 7. Benefit Limitations:

- The maximum benefit receivable to the User, under the Offer is INR 21,000 (twenty-one thousand), irrespective of the number or value of transactions.
- The number of transactions per User is limited at 10 (ten) transactions during the Offer Period.
- The Rewards is provided as a Jio Gold balance, issued by DGIPL (SafeGold), and is subject to <u>DGIPL's Terms and Conditions</u> (defined below).
- The Offer is subject to availability and may be terminated prematurely without notice if the allocated budget is exhausted.

# 8. Ineligible Transactions:

- Users will not receive the Rewards if-
  - 1) the transaction fails, or
  - 2) is canceled by the User for any reason, or
  - 3) is refunded by DGIPL for any reason whatsoever.

In such aforesaid cases, the User's participation in the Offer will be considered withdrawn.

# 9. Offer Nature:

- This Offer is provided on a best-effort basis, and participation of the Users in it is voluntary in nature.
- This Offer does not constitute a commitment or promise by JLSL and/or JFPSL to conduct further or similar offers in future.

## 10. Rewards Delivery:

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- Rewards in form of the Jio Gold balance, will be provided within 3 (three) business days of the purchase date.
- o Rewards will not be provided in cash or any other alternative mode.
- Requests for transfer or assignment of Rewards will not be entertained in any case.

#### 11. Modification and Termination:

 JLSL reserves the right to add, alter, modify, change, or vary these terms and conditions or replace this Offer with another offer at any time without prior notice, liability, or assigning any reason whatsoever.

### 12. Liability:

- By participating in this Offer, Users agree that JLSL or its Affiliates will not be liable for any loss or damage suffered, directly or indirectly, arising or in connection with this Offer, including but not limited to the use, delivery, or misuse of Rewards.
- Users agree and understand that DGIPL is solely responsible for the technical functionality of its platform. JLSL shall not be liable for any technical issues, system failures, disruptions in service, or other technical difficulties experienced by Users in connection with accessing DGIPL's platform, applying the promo code, or receiving the Rewards. Any issues related to the technical functionality of the DGIPL's platform, including but not limited to system errors, website downtime, and application malfunctions, are the responsibility of DGIPL. Users experiencing such technical issues should contact DGIPL directly for assistance. JLSL makes no warranties or representations regarding the technical performance or uninterrupted availability of the Jio Gold services provided by DGIPL through the JioFinance App.

# 13. Queries and Issues:

 All queries or issues regarding the Offer should be addressed to DGIPL during the Offer Period.

#### 14. Enforcement and Waiver:

 Failure by JLSL to enforce any of these terms and conditions shall not be deemed a waiver and will not give rise to any claim by any person.

#### 15. **Disqualification:**

 JLSL may at its sole discretion disqualify any User from availing this Offer if any fraudulent activity/suspicious transactions is identified.

# 16. Acceptance of Terms:

Participation in this Offer implies acceptance of these terms and conditions.

# 17. Governing Law and Jurisdiction:

- These terms and conditions are governed by and construed in accordance with the laws of India. The courts in Mumbai shall have exclusive jurisdiction over any disputes arising from or related to these terms.
- 18. **Tax liability**: By availing this Offer, Users acknowledge that they are not receiving any business or professional benefit or perquisite, that any benefit received is includable in their total taxable income, and they are solely responsible for discharging any applicable tax liabilities.
- 19. **Disputes**: In case of any disputes related to the Rewards or Offer, JLSL's decision shall be final and binding.

20. Capitalized terms used but not defined herein shall have the same meaning as ascribed to them in the terms and conditions agreed by the Customers and which govern any transactions between the Customer and DGIPL through the JioFinance App ("DGIPL's Terms and Conditons").