

Refer and win program: Terms & Conditions

- Refer & Win program is a time bound activity (2nd May – 31st July 2018)
- Refer & Win program is valid for existing Jana customers only
- Existing customer data needs to be captured in the LMS for every referral to be eligible for the program
- Customers whose name is in the system are only eligible for the prize every month for the reference
- In case multiple customers have given reference of the same person, whosoever has referred first is eligible for that reference
- Winners for the month shall be announced by 15th of next month
- #Subject to submission of necessary documents & meeting eligibility and valuation criteria
- *The products, services, and benefits referred are subject to the terms and conditions governing them as specified by the bank/regulator from time to time
- Bank can extend or discontinue the program at its sole discretion
- Bank reserves the right to approve or reject the application of the referred customer to avail the facility without giving any reasons and/or any reference to you and the decision of the Bank shall be final and conclusive
- Bank reserves the right to modify/ change all or any of the terms applicable to the program without assigning any reasons or without any prior intimation whatsoever
- All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Bengaluru, Karnataka

Winner Selection Criteria:

Customers who have referred the maximum number of unique references who get converted will be eligible to get the following prizes:

Gifting is done in 3 categories for the refer and win program across the 118 JCs, which are as below:

- **Assured gifts:** For all customers who avail Gold Loan during this Refer and Win program period will get an assured gift
- **Monthly gift:** Maximum no. of unique references given by existing customers will get monthly gifts basis their ranking. Top 3 customers every month in each JC to win the prize
- **Grand prize:** At the end of every month, top customer pan India with maximum unique references who are converted to win a bike. 10 zonal winners (top customer in each zone) to get 5 gms. gold coin each

NOTE: JC needs minimum 50 converted customers to be eligible for distributing the prizes

Important:

No winner can win the same prize again. Please look at the example below to understand it correctly.

Example 1: Mr. A is the best performer at the end of 1st month in his JC and Zone but not pan India.

Mr. A will win Gold Coin, which is the zonal level prize. He will not get mixer-grinder, which is JC level 1st prize. Instead, the 2nd best performer at that JC will get 1st prize.

Example 2: Mr. A is the best performer again in month 2 in his JC, Zone and pan India. Mr. A will win the bike but not gold coin or mixer-grinder.

Example 3: Mr. A is the best performer again in month 3 in his JC, Zone and pan India. Mr. A will not be eligible for bike or gold coin, as he has already won it once. He will get mixer-grinder.

- If there is a tie between or amongst customers with respect to maximum conversions, total loan value disbursed shall be considered to declare the winner

For e.g.: In the below scenario, “A” will be declared as the winner

Customer Name	Unique referrals	Total value of Loan taken by referrals
A	5	70,000
B	5	60,000
C	5	55,000

- For the bike, voucher worth INR 75,000 will be provided to the customer. The customer then needs to visit the motorbike manufacturers’ showroom and redeem the voucher for his preferred bike within one month duration

Rewards for Converted Customers - Eligibility Criteria:

- ✓ For existing Jana customer, on conversion shall get 1% discount on interest rates + assured gift at Jana Centre
- ✓ For a new customer, on conversion shall get an assured prize at Jana Centre