



The Customers shall be given Reward Points for account based and debit card based activities subject to the terms and conditions specified herein-below or as may be modified by Jana Small Finance Bank Limited (the "Bank") in its sole discretion from time to time. The Reward Points shall be given in the following manner:

Activity			
S.No	Debit Card Spend at POS/Ecomm	Select Debit Card (1 point = ₹ 0.25)	
1	Availing the Debit Card and set Green Pin/Pin	250	
2	First Time Activation (min ₹ 2000/- Ecom/POS)	500	
3	For ECOM/POS Transactions >2,000	1.5% of total value of transaction; Max - 5,000 points/txn	
4	If aggregate spend at POS/Ecomm is >3 lakhs in 6 months	1,000	
5	If aggregate spend at POS/Ecomm is >5 lakhs in year	AMC Waived off for Next year	
Account Based Activity (1point = ₹ 0.20)		Exclusive	
6	Joining Rewards	Refer to Point 17	
7	MB/IB Registration	500	
8	Standing Instruction Set up through MB & IB	500	
9	Beneficiary Addition & Transfer (min 2500)] – every time txn is executed (max Bene 3)	500	
10	Bill Payment through BBPS (min value ₹ 1000)	500	
11	Credit Card Bill Payment (min > ₹ 2500) (Add on) through BBPS	300	
12	SIP/ELSS MF payment (Add on) (min ₹ 5,000) through Axis DEMAT only	200	
13	MF payment (Lumpsum – min ₹ 5L per investment) through Axis DEMAT only	600	
14	Utility Bill (Add on) through BBPS – Max 3	300	
15	EMI Payment (Add on) NACH set with bank	300	
16	Select SRs raised through MB/IB - Cheque Book Request - Form 15 G/H	300	
17	Taj experiences gift card	Criteria 1	Criteria 2
	Enjoy timeless luxury with a Taj Experience Gift Card worth ₹ 10,000/- for stays across participating Taj, SeleQtions and Vivanta hotels in India.	Program eligibility met by customer for 2 consecutive months for the first time	Debit card spends at ECOM/POS of ₹ 20,000 in same period cumulatively (OR) Mobile banking / Internet banking transactions value of ₹ 2,00,000 in same period

#### Terms and Conditions:

- The aforementioned Reward Points are given by the Bank in its sole discretion. The Bank reserves the right to modify/discontinue/withdraw the Reward Points program without assigning any reasons or without any prior intimation whatsoever.
- Each Reward Point earned under Premier and Exclusive banking is worth ₹ 0.25/- for RuPay Select debit card based activity and ₹ 0.20/- for account based activity. Please note that the Reward Points are non-transferable, non-binding and non-encashable.
- The Reward Points will remain valid for a period of one (1) year from the date of credit to your account. Therefore, the Reward Points shall be redeemed by the Customer within one (1) year from the date of such credit.

 *Exclusive*

4. If the Customer ceases to be a Customer at any time, the Reward Points and all the benefits thereunder shall lapse and shall not be available to Customer.
5. The Bank reserves the right to disqualify the concerned Customers from the Reward Points program if any fraudulent activity is identified as being carried out using the banking facilities.
6. The Bank holds out no warranty or makes no representation regarding the credit or subsequent usage of Reward Points given to the Customers. The Bank shall not be held liable or responsible for any representation, warranty, claims or disputes arising out of the said Reward Points program.
7. The Bank shall not be held liable for any failure or delay in crediting the Reward Points or any subsequent withdrawal thereof.
8. The Bank shall not be liable in any manner whatsoever for any loss/damage/claim that may arise out of use or otherwise of any Reward Points credited to the Customers.
9. The Reward Points program is subject to Indian laws and such other regulatory guidelines/instruction as may be issued by regulatory and statutory bodies including the Reserve Bank of India (RBI).
10. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Bengaluru. However, the Bank reserves the right to approach any other court or tribunal of competent jurisdiction.