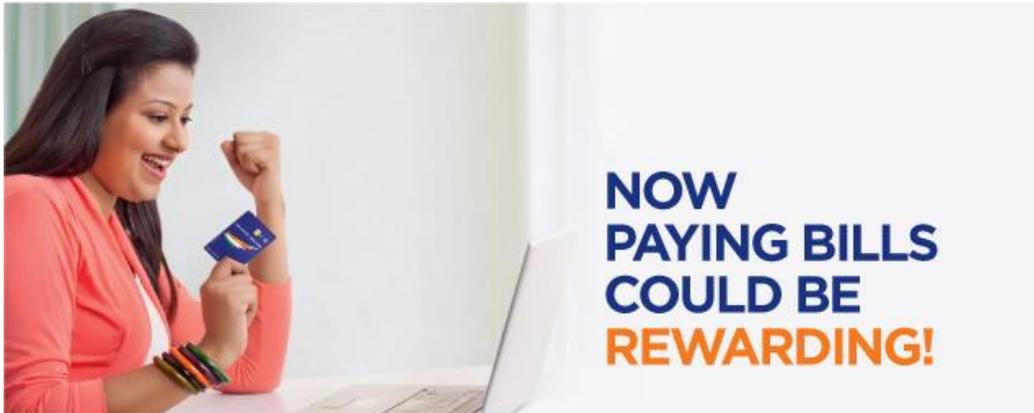


Bharat BillPay “BILLPAY & WIN” Contest

“Now Paying Bills Could be rewarding!”



Visit us at www.bharatbillpay.com or email us at bbpe@npci.org.in

Terms and Conditions

1. BACKGROUND / OFFER DETAILS:

- ✦ This is a promotional offer with an objective to create awareness at a national level among Participants, about the convenience of utility Bill Payment through Bharat BillPay.
- ✦ This offer is not a part of any Brand. Through this promotional offer National Payments Corporation of India (NPCI) is merely attempting to create awareness of simple and safe utility bill payment through Bharat BillPay enabled channels anytime anywhere. NPCI does not in any manner whatsoever promoting any Brand and would not be in any manner be held responsible for any grievance faced by Participant of any nature whatsoever. Clubbing of any offer(s) / scheme(s), if any, will be at the sole discretion of NPCI.
- ✦ **Offer Period** shall be for the period commencing from **August 01st 2019 to October 31st 2019.** (both days inclusive)

- ✦ By accepting these terms and conditions the Participant (defined below) does not in any manner become Participant of NPCI, nor would the Participant be entitled to seek any reliefs under the Consumer Protection Act against NPCI in any manner whatsoever.

2. DEFINITIONS:

- ✦ **Biller Categories** shall inter alia include Electricity, Gas, DTH, Water and Telecom (Mobile Postpaid, Landline Postpaid, Broadband), including and not restricting such additional categories as would be included by NPCI as per its sole and absolute discretion.
- ✦ **Participant** shall mean and include Indian citizen (excluding Legal entities such as Body corporates, LLP, retail shops, business correspondents, bank-branches, biller/merchant collection centres or website etc.) who pays his/her utility bills in the Biller Categories.
- ✦ **OFFUS transaction** is considered when Participant makes the utility bill payment from Bharat BillPay enabled Channels of the banking entities
- ✦ **ONLINE/DIGITAL CHANNELS** shall inter alia, include the common BHIM UPI app, Net Banking, Mobile Banking, Mobile App/Wallet and Website/Pre-login of Banks.

3. OFFER TERMS:

- ✦ The Offer is valid for only the above mentioned Biller Categories
- ✦ The Participant in order to be eligible/be entitled to win Smartphone, Alexa Speakers and MI Bands need to carry out the following
 - a. Participant would have to pay bills via Bank's channel enabled Bharat with BillPay feature.
 - b. The Participant would have to pay bills only via the Bank communicating the Contest details via any medium.
 - c. Participant would be required to carry out minimum three (03) successful OFFUS bill payment transactions in a month through single registered

mobile/unique mobile no. during the Offer Period from the Biller Categories through online/digital channels only. The participant who does maximum no. of bill payment transactions in three months/ Offer period wins a chance of Speakers, Alexa and MI bands

- d. 100 Participants doing maximum transactions would get a chance to win post the Offer period/three months with at least 3 transactions every month i.e. 9 transactions during the Offer period.
- e. Participants have a choice to select the common BHIM app for the Bank sending the promotion or select the Banks app/website/net-banking/ other digital channels and proceed for Bill Payment via Bharat BillPay for the five biller categories.

- ✚ Maximum 15 Smartphones, 35 Alexa Speakers and 50 MI Bands will be distributed during the Offer Period.
- ✚ The reward Categories have been divided into four categories for ease of convenience and from ranking perspective.

PLATINUM AWARD	5 Participants	5 Smartphones
GOLD AWARD	10 Participants	10 Smartphones
SILVER AWARD	35 Participants	35 Alexa Speakers
BRONZE AWARD	50 Consumers	50 MI Bands
4 CATEGORIES	100 CONSUMERS	100 Winners

Note:

Platinum to Bronze denotes maximum transaction reward Category to the minimum transaction reward Category, but fulfilling minimum criteria of 3 bill payments per month. In case of a tie, consumer completing maximum bill payments first during the duration/offer period will be rewarded.

- ✦ At the end of the Offer period, the Bank and Bharat BillPay team will verify the eligible Participant details (before declaring winners / eligible for Prize and will declare 100 winners eligible for Smartphones, Alexa Speakers and MI Bands. Each of such eligible winner/contestant/participant will be eligible for only one (01) of the above prizes/rewards during the entire contest term/period.

 - ✦ Winner(s) would be required to provide their full particulars, including their full PAN Card/Address Proof for the purpose of verification & audit and to enable NPCI or Bank to dispatch the relevant reward to such Winner(s).
4. NPCI Employees and their immediate family members (including spouses, children, parents, brothers and sisters) are not eligible to participate in the Contest. Bank employees are also not eligible to participate in the Contest.
5. Participation in the “BillPay and Win” Contest is subject to the Contests Terms and Conditions as set out herein and which are also available at the Banks website/app/Bharat BillPay enabled digital channels. (collectively T&Cs). Entry into this Contest is deemed acceptance of these T&Cs and any amendments, additions, replacements, variations and modifications hereto, which shall be final and binding in all respects on each Participant. Amendments to the T&Cs will be posted from time to time, during the Offer Period. By entering the Contest participants agree to be bound by and to comply with the T&Cs. Non-compliance with or breach of any of these T&Cs may disqualify a Participant at any stage of the Contest and any prize(s) won may be forfeited, withheld, withdrawn or reclaimed.

6. Prizes are not transferable or exchangeable and non-cash prizes cannot be exchanged for cash. NPCI accepts no responsibility for any tax or other liability that may arise from the prize winnings.

7. Participants shall not, without the prior written approval of NPCI speak to the press or any other media nor give any interviews or comments relating to the Contest / winning thereafter.

8. This Offer and its terms and conditions shall be governed exclusively by the laws of India and jurisdiction shall be vested exclusively in the courts at Mumbai in India.