

## Basic T&C for IIFL Gold Loan Refer & Win – Insta Rewardz

### \*\*Terms & Conditions:

- IIFL Gold Loan Refer and Win program shall come in force from 26<sup>th</sup> April 2023 and shall be available to Existing/Win-back customers of the Gold Loan
- Customers can win **200 points** on Insta Rewardz (1 point = 1 Rupee) for successful referral
- All existing customers who have/had a Gold loan with IIFL Finance are eligible to participate
- Customers can refer their family/friends at their nearest branch and via Online Referral (Insta Rewardz portal)
- Referred Customer must be a New Customer for IIFL Finance Gold Loan
- Referred Customer must take a Gold Loan within 30 days of being referred
- Referred Customer must take a Gold Loan of minimum INR 10,000/-
- Customer can be rewarded for maximum 3 successful referrals in a month
- NPA customers who are above 90 DPD will not be eligible or if the person referred is already an IIFL customer would not be eligible
- IIFL Finance can extend the period of the campaign but the maximum referral benefit would stay the same
- The rewarding of the winner cannot be contested. IIFL decision on the same will be final
- Loan taken by referred person should be active for atleast 30 days
- IIFL Finance can withdraw this program without prior notice at any point of time
- In case of any dispute, IIFL discretion would be final
- Disputes, if any, arising out of or in connection, with or as a result of the program, shall be subject to the exclusive jurisdiction of competent courts at Mumbai