

Terms and Conditions for JioFinance+

By accessing, enrolling into, or proceeding to use the JioFinance+ subscription program on the Platform, the User agrees that it has read, understood, and agrees to be bound by these terms and conditions (“**JioFinance+ Terms**”), which are supplemental to the [Terms and Conditions](#) for Usage of Jio Finance Platform, the [Privacy Policy](#) for Usage of JioFinance Platform, the [Terms and Conditions](#) for the Loyalty Rewards Program (hereinafter collectively referred as “**JFPSL Terms**”). In the event of any conflict between these Terms and Conditions for JioFinance+ and the JFPSL Terms, these JioFinance+ Terms shall prevail to the extent of conflict.

Please read the JFPSL Terms carefully while accessing, visiting, or using our Platform, or creating an account on the Platform. The User acknowledges, agrees, and explicitly consents to the practices, requirements, JFPSL Terms and policies set forth on the Platform. By accessing or using any part of the Platform, you agree to be bound by these JioFinance+ Terms. If you do not agree with the JFPSL Terms, you should not use the Platform or review information or subscribe to any products/services offerings on the Platform.

THIS DOCUMENT IS AN ELECTRONIC RECORD IN TERMS OF THE INFORMATION TECHNOLOGY ACT, 2000 INCLUDING ANY AMENDMENTS THEREOF, FROM TIME TO TIME, THE RULES THEREUNDER INCLUDING RULE 3(1) OF THE INFORMATION TECHNOLOGY (INTERMEDIARIES GUIDELINES) RULES, 2011 OR OTHER RULES AS APPLICABLE AND THE AMENDED PROVISIONS PERTAINING TO ELECTRONIC RECORDS IN VARIOUS STATUTES AS AMENDED BY THE INFORMATION TECHNOLOGY ACT, 2000. THIS ELECTRONIC RECORD IS GENERATED BY A COMPUTER SYSTEM AND DOES NOT REQUIRE ANY PHYSICAL OR DIGITAL SIGNATURES AND SHALL BE LEGALLY BINDING ON THE USER. IF YOU DO NOT AGREE WITH THESE JIOFINANCE+ TERMS, YOU SHOULD NOT USE THE PLATFORM OR AVAIL ANY PRODUCTS OR SERVICES OFFERED HEREIN.

1. Definitions

1.1 “Affiliate” shall mean with respect to JFPSL, any person directly or indirectly controlling, controlled by, or under direct or indirect common control with JFPSL including its holding company, fellow subsidiaries, and associate companies.

1.2 “Applicable Law” includes all applicable laws, rules, regulations, directions, directives, notifications, circulars, regulatory requirements, judgments or orders, in each case as may be applicable from time to time.

1.3 “Cashback” or “Valueback” means the benefit made available to an eligible Subscriber under JioFinance+ in the form of direct cash payout or such other form of rewards as may be specified on the Platform, derived in accordance with the applicable benefit construct, configuration and eligibility criteria determined by JFPSL.

1.4 “Cooling-Off Period” means the period following completion of an eligible transaction during which the applicable Cashback/Valueback remains locked, under processing, or otherwise unavailable for withdrawal or redemption, as determined by JFPSL or its systems.

1.5 “JioFinance+” means the app-wide integrated subscription program made available by JFPSL on the Platform, which provides eligible Users with access to certain benefits, offers and experiences, including but not limited to Cashback/Valueback, accelerated Reward Points accrual, extra JioGold, premium user interface features, and such other benefits as may be determined by JFPSL from time to time.

1.6 “JFPSL” shall mean Jio Finance Platform and Service Limited, a company incorporated under the Companies Act, 2013, bearing CIN: U64990MH2024PLC430743 and having its registered office at 1st floor, Building 4NA, Maker Maxity, BKC, Bandra (East), Mumbai-400051, Maharashtra, India. JFPSL shall hereinafter be referred to as “us”, “we” or “our”.

1.7 “Platform” shall mean the website, mobile application, and any other technology platform owned and operated by JFPSL under the brand name of or affiliation with JioFinance.

1.8 “Plan Dashboard” means the in-app section or interface on the Platform through which a Subscriber may view subscription status, benefits, Cashback/Valueback information, plan details, FAQs and such other details as may be made available by JFPSL.

1.9 “Reward Points” or “JioPoints” means the reward points issued under the Loyalty Rewards Program and/or such points-based reward construct made available by JFPSL or its Affiliates from time to time.

1.10 “Subscriber” means a User whose enrollment into JioFinance+ has been successfully completed and whose subscription remains active, valid and not cancelled, suspended, expired or terminated.

1.11 “Subscription Term” means the period of 365 days from the date of successful signup completion, unless otherwise stated on the Platform.

1.12 “User”, “you” or “your” shall mean the user of the Platform.

Capitalised terms used herein but not defined shall have the meaning ascribed to them in the JFPSL Terms.

2. Your Agreement

2.1 JioFinance+ is a subscription program made available on the Platform and offered at an introductory fee (if any) as specified by JFPSL on the Platform. Enrollment into JioFinance+ enables eligible Users to avail certain program benefits, subject always to these JioFinance+ Terms, the JFPSL Terms and such eligibility criteria, limits, exclusions and operational conditions as may be specified by JFPSL from time to time.

2.2 You hereby agree and acknowledge that participating in the JioFinance+ Subscription Program is voluntary and the User is not bound to participate in the JioFinance+.

2.3 You acknowledge and agree that enrollment into JioFinance+ does not guarantee that you will receive any minimum Cashback, Valueback, Reward Points, savings, gratuity, access level, product eligibility, or any other benefit. All benefits under JioFinance+ are conditional, non-transferable, non-vested, revocable, subject to eligibility and compliance checks, and may be modified, suspended, withdrawn, capped, reversed, forfeited or discontinued by JFPSL in its sole discretion, to the extent permitted under Applicable Law.

2.4 You further acknowledge that JioFinance+ only provides access to potential benefits in relation to eligible products, transactions, journeys, campaigns, modules or offers identified on the Platform from time to time, and that not all products, variants, users, transactions or journeys shall be eligible for all or any JioFinance+ benefits.

2.5 In addition to these JioFinance+ Terms, specific Products, offers, rewards, cashback constructs, digital gold, digital silver benefits, campaigns or services accessed or availed through the Platform may be governed by separate or supplemental terms displayed on the relevant product description pages, product journey, checkout screen, dashboard, offer page or module, and by accessing or availing such Platform or Partner Products/Services, offer or service, you are requested to read, understand and agree to be bound by such separate or supplemental terms in order to avail the benefits under this JioFinance+.

2.6 JFPSL reserves the right, at its sole discretion, to determine whether any User is eligible to enroll in JioFinance+, continue as a Subscriber, or receive any benefit under JioFinance+, and may deny, suspend, restrict or revoke such eligibility in case of fraud, abuse, suspicious activity, breach of Applicable Law, breach of these JioFinance+ Terms, blacklist status, duplicate accounts, technical or operational issues, or any other reason determined by JFPSL.

3. Eligibility, Enrollment and Consent

3.1 To enroll into JioFinance+, you must be a registered User on the Platform and complete such onboarding journey, declarations, information fields, and consent flows as may be required by JFPSL from time to time.

3.2 As part of the onboarding journey, JFPSL may require you to provide your name, email address and such other information as may be required on the Platform, and may pre-fill certain information already available with JFPSL, where applicable.

3.3 You agree that, as part of the onboarding journey, you may be required to provide express consent to these JioFinance+ Terms.

3.4 JFPSL may maintain a technical subscriber identifier, subscriber flag or similar status marker to identify whether a User is an active Subscriber, and may use or share such identifier internally or with relevant Partners/vendors for benefit administration, product curation, campaign enablement and operational processing.

4. Subscription Term, Renewal and Expiry

4.1 Unless otherwise specified on the Platform, the Subscription Term shall be 365 days from the date of signup completion.

4.2 The subscription shall expire at the end of day following completion of the 365-day period, including the complete day of signup, or in such manner as may be operationally reflected on the Platform.

4.3 JFPSL may, but is not obliged to, send renewal reminders, expiry notifications, nudges or other communications before the expiry of the Subscription Term.

4.4 Upon expiry, non-renewal, cancellation, suspension or termination of JioFinance+, you may lose access to future Subscriber-only benefits, offers, multipliers, eligibility constructs, premium experiences and similar program entitlements, subject to these JioFinance+ Terms.

4.5 For the avoidance of doubt, any Cashback/Valueback that has already accrued and remains available to withdraw as on the date of expiry of the Subscription Term shall not lapse or be forfeited solely on account of such expiry, and shall continue to remain redeemable by the User in accordance with these JioFinance+ Terms, unless such amount is otherwise reversed, invalidated or forfeited under these JioFinance+ Terms.

5. Nature of Benefits Under JioFinance+

5.1 Benefits under JioFinance+ may include, without limitation, direct Cashback/Valueback, accelerated JioPoints multipliers, extra JioGold on eligible purchases, extra JioSilver on eligible purchases, premium user interface elements, profile badges, plan visibility, gratifications, nudges, and such other promotional, commercial or experiential benefits as may be determined by JFPSL from time to time.

5.2 JFPSL may decide, in its sole discretion, which products, variants, issuers, transactions, journeys, users, channels, pages or campaigns are eligible for JioFinance+ benefits, and may include or exclude any such products or benefits from time to time, provided that, in respect of insurance products, JFPSL shall not independently determine or alter any insurance premium, discount, benefit, product terms or eligibility criteria, which shall remain subject to the terms and conditions, pricing and eligibility determined by the respective insurer and applicable regulatory requirements.

5.3 JioFinance+ benefits may differ by product type. Eligible product lines may include personal loans,, credit cards, digital gold and loyalty rewards, though the scope may change at any time. Insurance products may also be made available on the Platform; however, any discount, benefit or pricing applicable to an insurance product shall be as provided by the respective insurer and shall be subject to the applicable product terms, conditions, eligibility criteria and regulatory requirements. Such insurer-provided insurance discounts are not exclusive to JioFinance+ Subscribers.

5.4 Certain illustrative benefits currently described on the Platform include: (a) personal loan Cashback/Valueback based on disbursed amount slabs; (b) credit card Cashback/Valueback based on variant; (c) extra JioGold on certain qualifying digital gold purchases; (d) extra JioSilver on certain qualifying digital silver purchases and (e) accelerated JioPoints multipliers on certain eligible transactions. Such constructs are illustrative, configurable and subject to change at any time.

5.5 Any benefit shown to you on a product page, journey, dashboard, campaign, communication or transaction screen may be conditional upon successful completion of the relevant transaction, continued subscription validity, fulfilment of thresholds, partner confirmation, cooling-off, anti-fraud review, system validation, payout validation and such other conditions as may apply. For insurance products, any discount or benefit displayed on the Platform shall be determined and provided by the respective insurer and shall not be contingent solely upon the User's JioFinance+ subscription status.

5.6 Insurance products made available on the Platform are subject to the terms, conditions, pricing, discounts, eligibility criteria and other requirements prescribed by the respective insurer and applicable insurance laws and regulations. Any discount displayed in relation to an insurance product is a discount provided by the respective insurer and is not a benefit exclusively attributable to JioFinance+ membership. Such discount may be available to eligible customers irrespective of whether they are JioFinance+ Subscribers, subject to the applicable product terms and eligibility criteria. JFPSL shall not independently offer, determine or vary any insurance premium, rebate, discount, cashback or other insurance-specific benefit solely on the basis of a User's JioFinance+ subscription status.

6. Cashback / Valueback Construct

6.1 Cashback/Valueback is a derived construct and may be calculated based on expected or actual commission, lender, issuer, variant or product configuration, transaction mix, ticket size, customer segment, partner passback, cost assumptions, reward cost, product-level economics, or such other internal logic as may be determined by JFPSL or its systems. Cashback/Valueback under this clause shall not include any rebate, discount or other benefit in respect of insurance business where such benefit is not permitted under applicable insurance laws and regulations. Any discount applicable to an insurance product shall be as determined/provided by the respective insurer in accordance with applicable law and the approved product terms.

6.2 Cashback/Valueback amounts, ranges, multipliers, ticket-size grids, issuer-based constructs, form of payout, qualifying criteria, and other applicable rules may be configurable in real time and may vary across products, periods, campaigns, geographies, user cohorts or partner arrangements.

6.3 Any Cashback/Valueback receivable by a Subscriber under JioFinance+ is subject to the following conditions. JFPSL may, on the Platform or in marketing and promotional communications, refer to a headline of “*Earn up to ₹7,000 cashback*” (Seven Thousand only) in respect of JioFinance+. Such headline figure is illustrative only, is not payable under any single product category, and is derived solely as the sum of the following illustrative figures, on the assumption that a Subscriber undertakes an eligible transaction in each of the four product categories set out below:

- (a) up to ₹5,000 on personal loans;
- (b) up to ₹1,000 on credit cards;
- (c) up to ₹500 worth of digital gold on a JioGold purchase of ₹50,000; and
- (d) up to ₹500 worth of digital silver on a JioSilver purchase of ₹50,000.

The above figures under sub-clauses (a) to (d) are illustrative examples used solely to derive and explain the headline figure of ₹7,000 referred to above, are configurable, and do not constitute a minimum, guaranteed, or assured benefit, nor do they represent the actual or maximum Cashback/Valueback applicable to any specific transaction, product, variant, issuer, lender, ticket size or purchase value. The actual Cashback/Valueback applicable to any eligible transaction, including any applicable caps, thresholds, slabs or ceilings by transaction value, product, variant, issuer or lender, shall be as configured and communicated by JFPSL on the Platform, these JioFinance+ Terms, or the relevant product page or journey from time to time, and shall be governed by the applicable provisions of this Clause 6 and these JioFinance+ Terms. If a Subscriber completes only one or some (and not all) of the eligible actions or transactions referred to in sub-clauses (a) to (d) above, for example availing only a personal loan, such Subscriber shall be entitled only to the Cashback/Valueback applicable to that specific action or transaction, as provided under these JioFinance+ Terms or as otherwise communicated by JFPSL, including on the Platform, and shall not be entitled to the headline figure of ₹7,000 referred to above. *For the avoidance of doubt, the headline figure of ₹7,000 is an illustrative figure only, achieved on the assumption that a Subscriber undertakes an eligible transaction in each of the four product categories referred to in sub-clauses (a) to (d) above, subject to satisfaction of the eligibility criteria, limits and conditions applicable to each such category under these JioFinance+ Terms.*

6.4 Cashback/Valueback shall accrue only upon occurrence and validation of the relevant success event for the applicable product and only where the underlying transaction is identified as eligible under the then-applicable rules.

6.5 Where any transaction is cancelled, reversed, invalidated, refunded, found ineligible, or otherwise fails validation, the corresponding Cashback/Valueback may be cancelled, reversed, withheld, not processed, or shown as cancelled on the applicable dashboard.

6.6 JFPSL may maintain different internal states for Cashback/Valueback, including received, locked, unlocked, processing, credited, failed, balance available to withdraw, lifetime cashback or such other states as JFPSL may determine from time to time.

6.7 Personal Loan Cashback Formula

6.7.1 Cashback/Valueback in respect of Personal Loan products may be calculated based on the disbursed loan amount, the lender's commercials, the ticket size and such other factors as may be determined by JFPSL.

6.7.2 The applicable factor, range, rounding logic and other parameters shall be as configured on the Platform and may vary per lender. Such parameters are illustrative, configurable and subject to change at any time.

6.8 Credit Card Valueback vary by variant/issuer

6.8.1 Cashback/Valueback in respect of Credit Card products shall be determined based on the card variant and the applicable configuration on the Platform.

6.8.2 The valueback amount per issuer, the list of eligible issuers and other applicable parameters shall be as configured on the Platform and may be modified by JFPSL at any time.

6.8.3 New issuers and banks may be added to or removed from the eligible list from time to time, at JFPSL's sole discretion.

6.9 JioGold and JioSilver thresholds

6.9.1 Extra JioGold or JioSilver benefits may be available only for lumpsum purchases above such threshold as may be specified on the Platform.

6.9.2 Purchases below the specified threshold shall not be eligible for any extra JioGold or JioSilver benefit unless otherwise communicated.

6.9.3 Monthly SIPs, weekly SIPs, daily SIPs and other systematic purchase journeys shall not be eligible for extra JioGold or JioSilver benefits unless expressly specified on the Platform.

6.9.4 Where any other offer is running for all users, Subscribers shall avail the extra JioGold or JioSilver benefit over and above such other applicable offer.

6.9.5 The threshold and the applicable rate or quantum of extra JioGold or JioSilver benefit in effect at the time of a given transaction shall be displayed on the relevant product page, purchase journey, FAQs or checkout screen.

6.10 Discounts on Insurance plans

6.10.1 Any discount applicable to an eligible insurance product shall be provided and determined by the respective insurance company in accordance with the applicable product terms, conditions, eligibility criteria and regulatory requirements. Such discount is offered by the respective insurance company in accordance with the terms of the relevant insurance product and applicable regulatory requirements.

6.10.2 The respective insurers may add, remove or modify the discounts applicable to their products from time to time, subject to applicable regulatory requirements and the terms of the respective insurance products.

6.10.3 Any discount applicable to an insurance product is an insurer-provided discount and is not a benefit exclusively attributable to JioFinance+ membership. The availability of such discount shall not be conditional solely upon the User being a JioFinance+ Subscriber and shall be subject to the applicable product terms, conditions and eligibility criteria prescribed by the respective insurer.

6.10.4 Insurance is a subject matter of solicitation. For details regarding the terms and conditions, coverage, exclusions, limitations and other applicable provisions of the insurance policy, customers are advised to read the relevant policy wording, prospectus and/or policy brochure carefully before concluding the sale.

6.10.5 By proceeding with the insurance journey on the Platform, you agree to the applicable Terms & Conditions, Privacy Policy and Disclaimer of Jio Insurance Broking Limited, as applicable to the insurance transaction.

7. Cooling-Off, Withdrawal and Payment Processing

7.1 Cashback/Valueback may remain subject to partner confirmation and a subsequent Cooling-Off Period following a qualifying transaction, during which period the benefit may be displayed as locked, processing, or otherwise unavailable for withdrawal

7.1.1 The User acknowledges and agrees that certain issuers, Lenders, Lending Partners or Partners may take up to 45 (forty five) days following product activation, loan disbursement, or transaction completion to provide final confirmation to JFPSL. The Cooling-Off Period shall commence only post receipt of such final confirmation from the relevant issuer, lender, or partner. Throughout both the partner confirmation period and the subsequent Cooling-Off Period, any associated Cashback, Valueback, or other JioFinance+ benefits will remain displayed as locked, processing, or pending, and shall not be available for withdrawal or redemption. JFPSL shall not be liable for any delay in making the benefit available for withdrawal or redemption if such delay is attributable to the partner's confirmation timeline or the subsequent Cooling-Off Period

7.2 Once the partner confirmation is received, the Cooling-Off Period is complete and all validations are satisfied, the applicable amount may become available for withdrawal, transfer or redemption in such manner as may be enabled on the Platform.

7.3 Withdrawal/redemption of Cashback may be permitted only for the exact balance shown as available to withdraw on the Platform. Partial withdrawal may not be permitted.

7.4 JFPSL may permit withdrawal/redemption through UPI, IMPS, bank transfer or such other methods as may be enabled on the Platform from time to time, subject to validation and operational conditions.

7.5 You acknowledge and agree that only payment methods linked to the logged-in phone number or otherwise validated under JFPSL's process may be eligible for withdrawal/redemption. If the submitted payment details fail validation, the withdrawal/redemption may fail or be rejected.

7.6 JFPSL may store, track, reconcile and validate payout transaction numbers, payment method details, payout confirmations, reconciliation statuses, callback data and related information for operational, audit, fraud prevention, legal and compliance purposes.

7.7 In the event of a payout failure, withdrawal failure, validation failure or inability to fetch UPI/payment details, JFPSL may show an error, failure status, retry option, support message or such next steps as may be determined on the Platform.

7.8 Linked Account/UPI Handle Requirement

7.8.1 The User acknowledges and agrees that Cashback/Valueback withdrawal or redemption shall be processed only to a bank account or UPI handle that is linked to the mobile phone number through which the User has logged in to the JioFinance Platform.

7.8.2 If the User's mobile phone number is not linked to a valid bank account or UPI handle, or if the submitted bank account or UPI handle does not match the logged-in phone number, JFPSL shall not be able to process the Cashback/Valueback withdrawal or redemption transaction, and the transaction may fail, be rejected, or remain unprocessed.

7.8.3 JFPSL shall not be responsible or liable for any failure, delay, rejection or inability to process a Cashback/Valueback withdrawal or redemption arising out of or attributable to a mismatch between the User's logged-in phone number and the bank account or UPI handle submitted for withdrawal/redemption.

7.8.4 The User is solely responsible for ensuring that the bank account or UPI handle submitted for Cashback/Valueback withdrawal or redemption is valid, active, and linked to the logged-in phone number. JFPSL may, at its sole discretion, validate, verify or authenticate the bank account or UPI handle prior to processing any withdrawal or redemption.

8. Reward Points, JioSilver and JioGold Benefits

8.1 Subscribers may receive accelerated Reward Points/JioPoints on certain eligible transactions in accordance with the applicable Loyalty Rewards Program terms, reward matrix, multiplier logic and Platform configuration.

8.2 Any Reward Points/JioPoints accrued in connection with JioFinance+ shall remain subject to the Terms and Conditions for the Loyalty Rewards Program, including rules relating to accrual, redemption, expiry, forfeiture, partner rewards, and data sharing.

8.3 Subscribers may receive extra JioGold on certain qualifying digital gold purchases in accordance with the applicable offer construct, threshold, transaction type and product journey made available on the Platform.

8.4 JioGold or digital gold-linked benefits may be available only for specified transaction types, and may not apply to all SIPs, one-time purchases, or other gold journeys unless expressly specified on the Platform or in the applicable supplemental terms.

8.5 Any JioGold-related benefit shall also be subject to the applicable JioGold terms and any offer-specific terms.

8.6 Subscribers may receive extra JioSilver on certain qualifying digital silver purchases in accordance with the applicable offer construct, threshold, transaction type and product journey made available on the Platform.

8.7 JioSilver or silver-linked benefits may be available only for lumpsum purchases above such threshold as may be specified on the Platform, and may not apply to monthly SIPs, weekly SIPs, daily SIPs or other silver journeys unless expressly specified on the Platform or in the applicable supplemental terms.

8.8 Any JioSilver-related benefit shall also be subject to the applicable JioSilver terms and any offer-specific terms displayed on the relevant page or checkout screen.

8.9 The threshold and the applicable rate or quantum of extra JioGold or JioSilver benefit in effect at the time of a given transaction shall be displayed on the relevant product page, purchase journey, FAQs or checkout screen.

8.9 Reward Point Multiplier

8.9.1 Subscribers may receive accelerated Reward Points/JioPoints on eligible transactions at a multiplier of 1.25x (one point two five times) or such other multiplier as may be configured on the Platform from time to time.

8.9.2 The applicable multiplier shall be applied to the base reward points accrual using the existing rewards matrix maintained by the Rewards Partner.

8.9.3 The multiplier is illustrative, configurable and subject to change at any time at JFPSL's sole discretion.

8.9.4 **Monthly Accrual cap-** Notwithstanding anything to the contrary provided, Subscriber shall be subject to a monthly accrual limit. A Subscriber may earn a maximum of 5,000 (Five Thousand) JioPoints in any single calendar month. This cap is an aggregate limit across all eligible transactions and activities performed by the User on the Platform. Upon reaching this monthly limit, the Subscriber will cease to accrue any further JioPoints for the remainder of that calendar month. Any subsequent activities that would otherwise qualify for JioPoints shall not result in any credit to the Subscriber's account, and any such potential JioPoints shall be considered forfeited.

8.9.5 Any other daily, weekly, or activity-specific limits specified on the Platform shall also continue to be applicable unless otherwise stated/communicated or provided on the Platform.

8.9.6 For the avoidance of doubt the aforesaid caps i.e. daily, weekly, monthly or activity-specific limits specified on the Platform shall be applicable to the JioPoints received/receiveable under the JioFinance +.

9. Cancellation, Suspension, Termination and Forfeiture

9.1 A Subscriber may be provided an option to cancel JioFinance+ through the Platform. JFPSL may require the Subscriber to provide a cancellation reason and/or optional feedback as part of the cancellation flow.

9.2 Upon cancellation, JFPSL may remove the subscriber flag or otherwise mark the subscription as inactive.

9.3 Unless otherwise expressly provided on the Platform, cancellation, expiry, suspension or termination of JioFinance+ will stop future accrual of Subscriber-only benefits from the effective date of such event.

9.4 Even after cancellation, JFPSL may permit a former Subscriber to access the relevant profile or cashback dashboard solely for the limited purpose of viewing past benefits, renewing subscription, or withdrawing any balance that remains available and not otherwise forfeited, subject to these JioFinance+ Terms.

9.5 JFPSL reserves the right to suspend, block, restrict or terminate your access to JioFinance+ or the Platform, at any time, with or without notice, in accordance with the JFPSL Terms.

9.6 Any reversed, invalid, failed, forfeited or ineligible benefit may lapse automatically without compensation, reinstatement or interest, unless otherwise determined by JFPSL in its sole discretion.

9.7 Where a Subscriber has provided incorrect, false, or misleading information at the time of enrolment, at the time of undertaking an eligible transaction, or at the time of withdrawal or redemption of any Cashback/Valueback, JFPSL reserves the right to cancel the Subscriber's enrolment, reverse the associated benefit, or deny the withdrawal/redemption, without prejudice to any other rights or remedies available to JFPSL under these JioFinance+ Terms or Applicable Law.

10. Communications and Disclosures

10.1 JFPSL may communicate with you regarding JioFinance+, including with respect to subscription launch, onboarding success, drop-off recovery, eligibility, cashback processing, cashback availability, withdrawal, payment failures, reward accrual, gold/silver benefits, cancellation, expiry, renewal and related matters, through push notifications, SMS, email, WhatsApp, in-app messaging, dashboard prompts or other channels.

10.2 You acknowledge that any communication in relation to a benefit, offer, reward, payout or projected amount is informational and subject to final eligibility determination, partner confirmation, system checks, cooling-off completion, fraud review, payout validation and these JioFinance+ Terms. In respect of insurance products, any reference to a discount, benefit or saving shall be understood to mean the discount or benefit offered by the respective insurer and shall be subject to the applicable product terms, conditions, eligibility criteria and regulatory requirements.

10.3 JFPSL may also send reminders or warnings regarding upcoming expiry, benefit lapse, unclaimed cashback, or the consequences of non-renewal.

11. Data Privacy and Consent

11.1 By enrolling in or using JioFinance+, you expressly consent to the collection, processing, storage, use, sharing and display of your personal, transactional, behavioral, profile, rewards, payment and related data by JFPSL and its Affiliates in accordance with the JFPSL Terms.

11.2 You further consent to JFPSL accessing, analysing and using your transaction patterns, product interactions, subscription status, eligibility data, dashboard interactions, benefit usage data and related information for administering JioFinance+, improving services, determining eligibility, enabling offers, managing campaigns, fraud prevention, compliance and customer support.

11.3 JFPSL may share necessary data with service providers, payment partners, reward partners, vendors, Lenders, Lending Partners, Partners, Gold Partners, bureau partners, and other relevant counterparties strictly on a need-to-know basis for onboarding, benefit determination, payout validation, rewards fulfilment, campaign execution, analytics, reconciliation, support and compliance.

12. No Assignment, Transfer or Property Right

12.1 JioFinance+ membership/subscriber status is personal to the User and cannot be assigned, transferred, sold, exchanged, bartered, pledged, monetised or otherwise dealt with in any manner.

12.2 Cashback/Valueback eligibility, Reward Points multipliers, JioGold/JioSilver benefits, profile badges, dashboard entitlements and all other JioFinance+ benefits are made available solely as a limited, conditional, revocable benefit and do not create any vested right, property right, debt, deposit, stored value, legal tender, or enforceable expectation against JFPSL except to the extent expressly required under Applicable Law.

13. Modification

13.1 JFPSL reserves the right to modify these JioFinance+ Terms, the Subscription Term, pricing, eligibility, benefit construct, product coverage, payout process, dashboard features, communication framework or any aspect of JioFinance+ without prior notice to you, subject to Applicable Law.

13.2 Your continued access to or use of JioFinance+ or the Platform following any such modification shall constitute your acceptance of the revised JioFinance+ Terms.

14. Disclaimers

14.1 JFPSL has developed, owns, operates and maintains a technology platform. JFPSL is merely making available the JioFinance+ program and facilitating access to certain third-party or affiliate-linked products, offers, rewards, payment rails, redemption mechanisms, dashboards and services. JFPSL does not guarantee uninterrupted availability, correctness, merchantability, suitability, successful payout, successful redemption, partner uptime, partner fulfilment, product quality, or error-free operation of any such products or services.

14.2 The availability of any JioFinance+ benefit may depend on third-party systems, partner confirmations, lender data, payout rails, UPI services, banking infrastructure, rewards systems, gold partner infrastructure, bureau integrations, internal configurations and operational dependencies, and JFPSL shall not be responsible for glitches, downtime, delays, failures or inaccuracies attributable to any such third party or dependency.

14.3 Any information, valueback amount, projected benefit, eligibility message, reward indication, digital gold/silver indication or dashboard display shown on the Platform is provided on an “as is” and “as available” basis and may be subject to change, correction, withdrawal, reconciliation, validation or cancellation.

14.4 Any Partner of JFPSL including Lending Partners is not a sponsor of the Cashback, or JioPoints or other benefits received under the JioFinance+.

14.5 JFPSL and its Affiliates do not guarantee success events for the applicable product for instance loan approval or disbursal. These decisions rest solely with the Partners including Lenders/Lending Partners.

14.5 4. All applicable terms and conditions of the individual Partners, like (banks/NBFCs) etc shall also apply.

15. Limitation of Liability

15.1 USE OF THE PLATFORM AND JIOFINANCE+ IS AT YOUR SOLE RISK. IN NO EVENT SHALL JFPSL OR ANY OTHER PARTY INVOLVED IN THE CREATION, PRODUCTION, DELIVERY, ADMINISTRATION OR FACILITATION OF JIOFINANCE+ BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES OF ANY KIND, OR ANY DAMAGES WHATSOEVER RESULTING FROM LOSS OF USE, LOSS OF BENEFITS, LOSS OF DATA, SYSTEM FAILURE, PAYMENT FAILURE, REWARD FAILURE, PARTNER FAILURE, GOLD CREDIT FAILURE, CASHBACK FAILURE, OR INABILITY TO ACCESS OR USE JIOFINANCE+ OR THE PLATFORM, ON ANY THEORY OF LIABILITY.

15.2 IN NO EVENT SHALL OUR LIABILITY TO YOU FOR ANY DAMAGES, LOSSES OR CAUSES OF ACTION ARISING OUT OF OR RELATING TO JIOFINANCE+, WHETHER IN CONTRACT OR TORT, INCLUDING NEGLIGENCE OR OTHERWISE, EXCEED THE AMOUNT, IF ANY, PAID BY YOU TO US SPECIFICALLY FOR JIOFINANCE+, SUBJECT ALWAYS TO A MAXIMUM LIABILITY OF INR 1000/-.

16. Indemnity

16.1 You hereby agree to defend, indemnify and hold harmless JFPSL, its Affiliates, Partners, service providers, directors, officers, employees, agents and representatives from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses arising out of or in connection with: (i) your breach of these JioFinance+ Terms, the JFPSL Terms or Applicable Law; (ii) your misuse of JioFinance+ or the Platform; (iii) your fraud, misrepresentation, negligence, misconduct or suspicious activity; (iv) any incorrect payment details, wrongful redemption request, ineligible claim or disputed transaction initiated by you; and/or (v) any instructions, actions or omissions attributable to you.

17. Governing Framework

17.1 All other terms including terms such as representations and warranties, assignment/novation, governing law, force majeure, notices, entire agreement, severability, cookies, usage of personal information, breach of terms and grievance redressal shall be governed as per the JFPSL Terms, unless expressly set out otherwise in these JioFinance+ Terms.

17.2 Without prejudice to the generality of Clause 17.1, JioFinance+ Terms shall always be interpreted consistently with Applicable Laws. If you are prohibited by any Applicable Law including any State,

municipal or other local area body laws from participating in JioFinance+ or or if such programs are not permitted to be offered within such jurisdictions, you must not participate in JioFinance+.

18. Tax

18.1 Any Cashback/Valueback, Reward Points, JioGold, JioSilver or other benefit made available under JioFinance+ may be subject to applicable taxes, including income tax, goods and services tax (GST) or any other tax or levy as may be applicable from time to time.

18.2 The User shall be solely responsible for any tax implications arising out of or in connection with the receipt, accrual, redemption or utilisation of any benefit under JioFinance+, including but not limited to the obligation to report such benefits in the User's tax returns.

18.3 JFPSL shall not be responsible or liable for any tax liability, penalty, interest or obligation arising out of or in connection with the User's participation in JioFinance+.

19. Grievance Framework

Escalation matrix		Email	Contact
L1	Customer care	customer.care@jiofinance.in	-
L2	Grievance redressal officer	gro@jiofinance.in	8065847422
L3	Principal nodal officer	principal.nodalofficer@jiofinance.in	9136954399

20. All other terms including terms such as representation and warranties, novation, governing law, force majeure, notices, entire agreement, severability, cookies, usage of personal information, breach of terms shall be governed as per the JFPSL Terms.