

Terms and Conditions for Jio Gold

By accessing and proceeding to use the Platform or services and products on the Platform the User agrees that it has read, understood, and agrees to be bound by these terms and conditions which are supplemental to the [Terms and Conditions](#) for Usage of Jio Finance Platform read along with the [Privacy Policy](#) for Usage of Jio Finance Platform or any other terms provided elsewhere on the Platform (“JFPSL Terms”). In the event of any conflict between these Terms and Conditions for Jio Gold and the Terms and Conditions for Usage of Jio Finance Platform or the Privacy Policy these Terms and Conditions for Jio Gold 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 JFPSL 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 the JFPSL terms, you should not use the platform or avail any products or services offered herein. Gold partner is only a partner, and the products available on the platform are being provided by gold partner and neither by JFPSL nor JLSL.

The User further acknowledges and understands that “Jio Gold” is a brand name and does not deal in physical gold, digital gold, or any form of precious metals. This brand name is used purely for facilitation services offered by JLSL to connect the Users and the Gold Partners on the Platform. Neither JFPSL nor JLSL implicitly or explicitly support or endorse any Products on the Platform. Users are strongly advised to independently verify all product or service terms and conditions of the Gold Partners before making any purchase or investment.

1. Definitions

“Affiliates” 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, including JLSL and other associate companies.

“JFPSL”, shall mean Jio Finance Platform and Service Limited, a company incorporated under the Companies Act, 2013, bearing CIN: U64990MH2024PLC430743 and has its registered office at 1st floor, Building 4NA, Maker Maxity, BKC, Bandra (East), Mumbai-400051, Maharashtra, India.

“JLSL” shall mean Jio Leasing Services Limited, a company incorporated under the Companies Act, 2013, bearing CIN: U64910MH2020PLC349771 and having its registered office at 1st floor, Building 4NA, Maker Maxity, BKC, Bandra (East), Mumbai-400051, Maharashtra, India.

JFPSL and JLSL shall collectively here be referred to as “us” or “we”.

“Gold Partners” shall mean Digital Gold India Private Limited, a private limited company incorporated under the Companies Act, 2013 and having its registered office at 2nd and 3rd Floor, Birla Centurion, Pandurang Budhkar Marg, Worli, Mumbai - 400030, Maharashtra, India which is third party service provider providing Products including purchasing of digital gold with an option for systematic investment plans (“SIP”) or lump sum purchase, physical gold delivery and/or jewellery exchange and selling/delivering, via technical interface on Platform.

“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 Jio Finance.

“Product” shall mean digital gold with an option for SIP or lump sum purchase, physical gold delivery and/or jewellery exchange selling/delivering, subject to the terms and conditions of the Gold Partner.

“User”, “you”, “yours” shall mean the user of the Platform including but not limited to registered or unregistered customers, business partners, merchants, service providers, etc.

Capitalised terms used herein shall have the meaning ascribed to them in the JFPSL Terms unless defined herein.

2. Your Agreement

- (a) JFPSL is merely operating the platform and JLSL facilitates the services or products provided by the gold partner(s) to users for buying/selling of gold. Neither JFPSL nor JLSL represent or warrant (express or implied) the quality or purity of gold or the products and services offered by the gold partner, its condition, its fitness for a particular purpose, etc.

- (b) The User agrees and acknowledges that the Products are solely provided and sold by the Gold Partner and facilitated by JL SL through the Platform and all transactions for the purchase, sale, or delivery of such Products are executed directly between the User and the Gold Partner, who is solely responsible for complying with all applicable laws, regulations, and standards governing the sale and distribution of gold, including taxation and hallmarking.

- (c) If you decide to avail Products being offered by Gold Partner, you acknowledge and agree that Gold Partner may have their own additional/supplemental [terms and conditions](#) as available on Gold Partner's website or user application which shall be applicable on you in addition to the JFPSL Terms.

- (d) You understand and acknowledge that the Product and the services of the Investment Adviser, i.e., JFPSL in respect of the same do not fall under the regulatory purview of Securities and Exchange Board of India ("SEBI"), as the Product is not a SEBI-regulated product, and that no recourse will be available to me with SEBI for grievances relating to the aforesaid product and related services of JFPSL.

3. Product Agreement

- (a) The User acknowledges and agrees that:
 - (i) Neither JFPSL nor JL SL determine, advise or control the price of the Products and the services offered by the Gold Partners.
 - (ii) The concerned Gold Partner is solely responsible for quoting gold prices, selling/ delivering Product to the User, order fulfilment, storage of the Product purchased by the User in physical/digital form and for delivering the Product to the User. The Gold Partner is the seller of the Product and is solely responsible for delivery of the Product and/or for any deficiency in the Product and/or services provided by the Gold Partner. Neither JFPSL nor JL SL shall be responsible for any deficiency in the Product and/or services offered by the Gold Partner or for any quantity-related issues of the Product or for non-delivery/delayed delivery of the Product by the Gold Partner, in any manner whatsoever.

- (iii) The Gold Partner is solely responsible for the quality (purity and all related aspects) of the Product offered by it for sale, its accuracy in weight, measurement, gold content or fineness of the Product to be delivered and the nature and authenticity of the Product at the time of delivery to an address as specified by the User.
- (iv) The respective Gold Partner shall be solely responsible for providing invoice(s), warranty card, post-sale support etc. Neither JFPSL nor JLSL shall be responsible for the same, in any case whatsoever.
- (v) All disputes/complaints/grievances with respect to the Products/services of the Gold Partner (including issues relating to delivery, non-fulfilment, quality of goods, deficiency of services, post-sale support, etc.) shall be raised to the Gold Partner. However, JFPSL and JLSL will facilitate initial grievance resolution of any grievances or complaints of the User arising out of or in connection with the use of Platform.
- (vi) It shall release JFPSL and its Affiliates, their directors, agents, officers, employees and contractors, from all claims, demands and damages (actual and consequential) arising out of or in any way connected with a dispute or a complaint and shall not involve JFPSL and/or JLSL in any litigation or dispute arising out of or related to any transaction with a Gold Partner.
- (vii) JFPSL and/or JLSL may access, store, display and use information relating to the User's transactions with the Gold Partner on the Platform and may from time to time, display such information on the Platform as may be provided and/or updated by the Gold Partner. Neither JFPSL nor JLSL shall be liable or responsible for accuracy or authenticity of any such information so provided by the Gold Partner from time to time and updated on the Platform.
- (viii) The terms and conditions specified by our Gold Partners govern your relationship with the Gold Partner and you agree to carefully read such applicable terms and conditions before initiating any transaction with the Gold Partner. However, in the event of any conflict between these JFPSL Terms and the terms and conditions specified by the Gold Partner, these JFPSL Terms shall prevail to the extent of conflict.
- (ix) The Gold Partner shall solely be responsible for providing accurate information for each payment instruction and acknowledge that a payment cannot be reversed once the same is initiated as per the User's instructions. Both JFPSL

and JLSL disclaims any liability as a result of a transaction processed by JFPSL and JLSL as per the instructions provided by the User.

- (x) The only recourse available to the User is to contact the Gold Partner, if a payment for the wrong payment has been erroneously processed (for instance a typographical error at the User's end). Neither JFPSL nor JLSL shall be liable and will not reimburse the User or reverse a payment that the User has made erroneously.

4. User Conduct

- (a) In your use of the Platform, you shall always comply with all applicable laws including any directions, directives and circulars by the regulatory authority.
- (b) You hereby represent warrant and acknowledge that that you (i) are of at least 18 years of age; (ii) are resident of India; (iii) are of sound mind and are availing the Product out of your our own volition; (iv) understand the English language and are most comfortable receiving; communications in the English language; (v) have provided all the information that is true, correct, and not misleading and also agree to provide any information or any documents, as may be required by the Gold Partners, JFPSL, JLSL or its sub-contractors from time to time; (vi) are not registered under the Goods and Services Tax Act, 2017 and that if, in the course of your relationship with JFPSL and/or JLSL, you become registered under the Goods and Services Tax Act, 2017, you shall inform JFPSL and/or JLSL of your change in status immediately, and provide any relevant information and documents, as may be requested; and (vii) shall make use of the Platform as a prudent, reasonable and law-abiding citizen.

5. Termination and Suspension

- (a) Notwithstanding anything to the contrary in these JFPSL Terms, any other terms, or any other communication between you and JFPSL and/or JLSL, JFPSL may terminate your use of the Platform at any time with or without notice, and for or without any reasons, with absolutely no liability to you. However, such termination of the use of the Platform, shall not affect your existing relationship with the Gold Partner, which shall continue to be governed by the Gold Partner's Terms and Conditions.

(b) Without prejudice to the foregoing:

- (i) JFPSL and/or JLSL reserves the right to terminate these JFPSL Terms without notice and without liability to you on becoming aware that you have violated these JFPSL Terms or any other guidelines and rules published in respect of the Platform.
- (ii) JFPSL and/or JLSL may block, restrict, disable, suspend or terminate your access to all or part of the Platform at any time in JFPSL's and/or JLSL's discretion, without prior notice or liability to you.

6. Modification

- (a) JFPSL and/or JLSL reserves the right to modify these JFPSL Terms without any prior notice to you and the User is required to keep itself informed of the latest JFPSL Terms available on the Platform by periodically reviewing the JFPSL Terms.
- (b) In the event we modify these JFPSL Terms, by continuing to access and use the Platform you would have confirmed your acceptance to any such modifications. Your continued use will be adequate proof that you have expressly agreed to the JFPSL Terms which shall apply from the date of your first use of the Platform.

7. Other Disclaimers

- (a) JFPSL has developed, owns, operates and maintains a technology platform. JLSL is merely a facilitator which facilitates the Products of Gold Partner. Neither JFPSL nor JLSL is a Partner or Gold Partner. JFPSL and/or JLSL has contractual relationships with Partners pursuant to which such Partners offer Products/Partner Products to the customers/Users of the Platform. Any Product made available to you by any Partner including Gold Partner shall be governed by terms and conditions agreed between you and the Gold Partner and JFPSL nor its Affiliates, contractors, employees, officers, directors, agents and their third-party associates, licensors and partners have any interest or shall not be a party to the same.
- (b) JFPSL and JLSL disclaims any liability for any downtime faced by the user while availing the products on platform due to gold partner's application/website downtime. While the products are being availed by the user using platform, the user is aware that the products are being

provided by gold partner and JFPSL and JLSSL are only facilitating such services and products and therefore, cannot be held responsible for any glitches, downtime etc. being faced by a third-party service provider.

- (c) To the fullest extent permissible pursuant to applicable law, JFPSL, JLSSL and any of JFPSL's third-party partners, licensors, and suppliers, disclaim all warranties, statutory, express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, and non-infringement of proprietary rights. No advice or information, whether oral or written, obtained by you through the Platform will constitute or create any representation or warranty not expressly stated herein.
- (d) The Platform and any data, information, third party software, reference sites, services, or software made available in conjunction with or through the Platform are provided on an "as is" and "as available," basis and without warranties or representations of any kind either express or implied. JFPSL, JLSSL and any third-party suppliers, licensors, and partners do not warrant that the data, software, functions, or any other information offered on or through the Platform will be uninterrupted or free of errors, viruses or other harmful components and do not warrant that any of the foregoing will be corrected.
- (e) JFPSL, JLSSL and any third-party suppliers, licensors, and partners do not warrant or make any representations regarding the use or the results of the use of the Platform in terms of correctness, accuracy, reliability, or otherwise.
- (f) You understand and agree that if you use, access, download, or otherwise obtain information, materials, or data through the Platform, the same shall be at your own discretion and risk and that you will be solely responsible for any damage to your property (including your computer system and/or other device) or loss of data that results from the download or use of such material or data.
- (g) You acknowledge and agree you have entered into these terms in reliance upon Section 7 (Other Disclaimers) and Section 8 (Limitations of Liability), that Section 7 (Other Disclaimers) and Section 8

(Limitations of Liability), set forth herein reflect a reasonable and fair allocation of risk between you and JFPSL, and that Section 7 (Other Disclaimers) and Section 8 (Limitations of Liability), set forth herein form an essential basis of the bargain between you and JFPSL. JFPSL would not be able to provide the Platform to you on an economically reasonable basis without these limitations.

- (h) Any information that the Platform may make to communicate to you about any service or product offered by a third party, including any promotional or other offers in relation thereto, shall not constitute or be deemed to be JFPSL's and/or JLSL's endorsement or approval in any manner of such third-party products and services.
- (i) JFPSL and/or JLSL has the right and liberty to monitor the content of the Platform at all times which shall include information provided in your account. The monitoring of the Platform is important to determine the veracity of the information provided by you and that every User remains in consonance with the JFPSL Terms provided herein. Subject to the JFPSL Terms mentioned herein, JFPSL and/or JLSL shall also have the liberty to remove any objectionable content which is in contravention of the JFPSL Terms herein or share such information with any governmental authority as per procedures laid down by the law for the time being in force in India.

8. Limitation of Liability

Use of the platform is at your sole risk. While we make reasonable efforts to ensure the safety and functionality of the platform, these efforts may fail and errors may occur. In no event shall JFPSL, JLSL or any other party involved in the creation, production, or delivery of the content of this platform be liable for any direct, indirect, special, incidental, consequential, or punitive damages of any kind, or any damages whatsoever resulting from loss of use, computer virus or system failure, or loss of data or profits, arising out of or in connection with the use or performance of the platform (or the content provided at the platform on any application related to any third party), or users' inability to use the content contained in the platform, on any theory of liability. We will not be liable or responsible for any loss or damage caused by or arising from your reliance on the content on the platform. These waivers apply even if JFPSL and/or JLSL has been advised of the possibility of such damages. In no event shall our liability to you for any damages, losses, or causes of action (whether in contract or tort, including, but not limited to, negligence or otherwise) exceed the amount, if any, paid by you to us for accessing this platform subject to the maximum liability of JFPSL and/or JLSL shall be INR 1000/-.

9. Independent Relationship

Gold Partner is the independent provider of the Products and services basis the request of the User. All interaction, communication, dealing, or transaction between the Users and Gold Partner in respect of any Products offered is a separate and independent transaction between the User and Gold Partner without any liability accruing to or on us for any matters arising out of or in relation to any such interaction, communication, dealing, or transaction between the User and Gold Partner. You acknowledge that neither JFPSL nor JLSSL act as an agent or representative of Gold Partner.

10. Indemnity

You hereby agree to defend, indemnify, and hold harmless JFPSL, JLSSL and the Partners from and against all actions, claims, demands, proceedings, losses, damages, costs, charges, expenses, directly or indirectly, whatsoever which JFPSL, and/or its Affiliates, employees, agents, workers or representative may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of: (i) breach of these JFPSL Terms any other terms agreed between the Parties; (ii) the usage of the Platform, services and/or any device used by you to access the Platform; (ii) arising from JFPSL, and/or JLSSL and/or Gold Partner's actions or omissions in good faith or upon your instructions, and in particular arising directly or indirectly out of your negligence, mistake or misconduct; (iii) Your breach or non-compliance of the JFPSL Terms or such relating to the purchase of the Product or terms provided anywhere on the Platform or applicable law; and/or (iv) fraud or dishonesty relating to any transactions by you. This indemnification obligation shall survive these JFPSL Terms and use of the Platform.

11. Refund and Cancellation Policy

Any payment made by you shall be in accordance with the terms and conditions as agreed between User and the Gold Partners, and JFPSL and/or Affiliates shall not be responsible for the same in any manner whatsoever.

12. Communications

You may receive on your registered email/phone promotional and marketing communication about various products, services and offerings by JFPSL, JLSSL, vendors, clients, group companies or business associates may make available. In the event you have registered your phone number on the 'Do Not Disturb' registers with your network provider, you shall ensure to take all steps to enable JFPSL's representatives to contact you via phone to provide details about different products and you shall ensure that such calls received by you are pursuant to you providing

us with information and you shall not register a complaint with the relevant authorities for the same.

13. All other terms including terms such as representation and warranties, assignment/novation, governing law, force majeure, indemnity, limitation of liability, notices, entire agreement, severability, cookies, usage of personal information, breach of terms, grievance redressal shall be governed as per the terms and conditions of the JFPSL Terms.

14. Promotional Offers

(a) Jio Gold Akshaya Tiritiya Offer - Terms and Conditions (Applicable Only to Eligible Users)

You agree and acknowledge that these specific terms and conditions applicable to the promotional offer (as defined below) form part of the JFPSL Terms and shall always be read in conjunction.

1. Offer Overview: This promotional offer ("Akshaya Tiritiya Offer") provides Eligible Users (defined below) with guaranteed benefits of free digital gold, accelerated JioPoints, and a chance to win mega prizes upon qualifying purchases of digital gold provided by the Gold Partner through the Platform during the Offer Period (as defined below).

The Akshaya Tiritiya Offer consists of three parts:

- (i) a 01% free digital gold reward ("Goldback Benefit"),
- (ii) a 2X JioPoints multiplier ("Akshaya Tiritiya JioGold Special"), and
- (iii) a mega prize draw ("AK Mega Draw").

2. Definitions applicable to the Akshaya Tiritiya Offer:

- a) Eligible Users: shall mean Users of the Platform who satisfy the respective eligibility criteria for the Goldback Benefit, Akshaya Tiritiya JioGold Special, and/or the AK Mega Draw.
- b) Offer Period: The Akshaya Tiritiya Offer is valid from 00:00 hours on 19th April 2026 to 23:59 hours on 21st April 2026. We expressly reserve the right to modify, suspend, extend, or terminate the Offer Period, or the Akshaya Tiritiya Offer in its entirety, at any time without prior notice or liability.

3. Part 1: Goldback Benefit - Eligible Users will receive 01% of the transaction value of digital gold on the Platform as free digital gold ("Free Digital Gold").

- Eligibility Criteria: To be eligible for the Goldback Benefit, the User must make a lumpsum purchase of digital gold with a minimum transaction value of ₹2,000 (Rupees two thousand only) during the Offer Period.

- How to Avail: Users whose digital gold purchase transactions meet the minimum eligibility criteria shall be presented with the limited-time 1% goldback coupon on the payment screen. Users must select such a coupon before making the payment to be eligible for the Goldback Benefit. Failure to select the coupon will disqualify the User from receiving the Free Digital Gold, regardless of whether the transaction value meets the minimum eligibility criteria.
- Maximum Cap: The maximum value of Free Digital Gold that can be received per transaction is capped at ₹1,000 (Rupees one thousand only). The maximum number of eligible transactions is limited to 50 (fifty) per User during the Offer Period.
- Fulfillment: The Free Digital Gold will be credited to the Eligible User's digital gold balance, as maintained and displayed by the Gold Partner within 4 (four) working days of a successful qualifying transaction.

4. Part 2: Akshaya Tritiya JioGold Special- Eligible Users will receive double JioPoints (2X JioPoints) on qualifying purchase transaction of digital gold on the Platform, completed during the Offer Period.

- Eligibility Criteria for one-time lump sum purchase: To be eligible for the Akshaya Tritiya JioGold Special, the User must make a one-time lumpsum purchase of digital gold with a minimum transaction value of ₹5,000 (Rupees five thousand only). Furthermore, the transaction must be exclusively completed on the latest version as available of the Platform.
- Eligibility Criteria for SIP: To be eligible for the Akshaya Tritiya JioGold Special in relation to SIP transactions, the relevant SIP milestone must be achieved during the Offer Period, provided that such SIP transactions are completed on the new mobile application of the Platform. For the purposes of determining whether a milestone has been achieved during the Offer Period, the cumulative SIP amount shall be calculated on a calendar month basis, and SIP transactions completed prior to the Offer Period may be considered for such cumulative calculation; however, the additional bonus JioPoints under this Akshaya Tritiya Offer shall be awarded only where the applicable milestone is crossed during the Offer Period.
- Where the monthly cumulative SIP amount reaches ₹1,500 (Rupees one thousand five hundred only), the User shall earn 20 (twenty) JioPoints, comprising 10 (ten) standard JioPoints and 10 (ten) bonus JioPoints under this Akshaya Tritiya Offer. Where the monthly cumulative SIP amount reaches ₹3,000 (Rupees three thousand only), the User shall earn 50 (fifty) JioPoints, comprising 25 (twenty-five) standard JioPoints and 25 (twenty-five) bonus JioPoints under this Akshaya Tritiya Offer. Where the monthly cumulative SIP amount reaches ₹5,000 (Rupees five thousand only), the User shall earn 80 (eighty) JioPoints, comprising 40 (forty) standard JioPoints and 40 (forty) bonus JioPoints under this Akshaya Tritiya Offer.

- Fulfillment: The applicable JioPoints shall be credited immediately upon successful completion of the qualifying one-time purchase transaction. In case of SIP transactions, the applicable JioPoints shall be credited based on the monthly cumulative SIP amount determined in accordance with these terms.
- Maximum Cap: The maximum JioPoints that can be earned under this Offer is capped at 5,000 (five thousand) points per User per month.

5. Part 3: The AK Mega Draw- 5 (five) lucky winners will be selected to win 01 gm of 24K digital gold (“Reward”) free.

- Eligibility Criteria: To be eligible for the AK Mega Draw, any User (new or existing) must complete a buy or SIP (Systematic Investment Plan) transaction of digital gold on the Platform with a minimum transaction value of ₹10,000 (Rupees ten thousand only) during the Offer Period.
- Winner Selection: Winners will be selected through a random draw of lots to ensure transparency.
- Fulfillment: The Reward will be credited to the Eligible User's digital gold balance, as maintained and displayed by the Gold Partner, on 30th April 2026. Each lucky User shall receive digital gold equivalent to 01 (one) gram, and the value of such Reward shall be determined based on the prevailing purchase price of digital gold offered by the Gold Partner at the exact time of credit on 30th April 2026.

6. General Terms & Conditions applicable to the Akshaya Tritiya Offer:

- Cumulative Benefits: A single qualifying transaction that meets the highest eligibility criteria (i.e., a one-time lumpsum purchase of ₹10,000 or more completed on the latest version of the Platform as available) automatically makes the User eligible to simultaneously avail the Goldback Benefit (1% Free Digital Gold), the Akshaya Tritiya JioGold Special, and an entry into the AK Mega Draw, subject to the respective maximum caps and fulfillment timelines of each benefit.
- Cancellation/Refund: If a qualifying transaction is cancelled, returned, or refunded for any reason, the User will cease to be eligible for the Akshaya Tritiya Offer for that transaction. Any awarded Free Digital Gold, JioPoints, or eligibility for the AK Mega Draw will be automatically reversed or forfeited without any notice.
- Taxes and Charges: All taxes, levies, and duties and any other charges applicable on the Free Digital Gold and the mega prizes will be borne solely by the winner/User, unless explicitly stated otherwise.
- Final Decision: Our decision in respect of all matters relating to the Akshaya Tritiya Offer will be final and binding on all participants.

- **Modification and Termination:** We reserve the right to add, alter, modify, or vary these supplemental terms or replace this Akshaya Tritiya Offer with another at any time without prior notice or liability. All transactions recorded after the specified end date/time of the Offer Period will be considered null and void.
- **Disputes:** In the event of any dispute related to the rewards or the Akshaya Tritiya Offer, the decision of JLSL and/or JFPSL in consultation with the Gold Partner shall be final and binding on the User.
- **Acceptance of terms:** By participating in the Akshaya Tritiya Offer, you agree to be bound by these supplemental terms along with the JFPSL Terms.

(b)Jio Gold x MyJio - Celebration Offer: Terms and Conditions (Applicable Only to Eligible Users)

You agree and acknowledge that these specific terms and conditions applicable to the promotional offer form part of the JFPSL Terms and shall always be read in conjunction.

1. **Offer Overview:** This promotional offer ("Offer") provides Eligible Users (defined below) with up to 2% (two-percent) free digital gold upon purchases of digital gold provided by Gold Partner through the Platform or MyJio App (defined below) during the specified Offer Period (defined below).

2. **Definitions applicable to the Offer:**

- a) **Eligible Users-** shall mean the Users of the MyJio App and Platform who have satisfied the Offer requirements.
- b) **MyJio App -** shall mean the mobile application owned and controlled by Jio Platforms Limited ("JPL") which facilitates access to various services and on which the Eligible Users can access and participate in the Offer.

3. **Offer Details:** JLSL offers free digital gold ("Rewards") upon purchase transactions of digital gold provided by Gold Partner through the Platform or MyJio App. The Reward is tiered as follows:

- **2% Reward:** Users will receive 2% (two-percent) of the total transaction value of digital gold provided by the Gold Partner in the form of Rewards upon purchases of digital gold made during the 2% Offer Period (defined below);
- **1% Reward:** Users will receive 1% (two-percent) of the total transaction value of digital gold provided by the Gold Partner in the form of Rewards upon purchases of digital gold made during the 1% Offer Period (defined below);

Offer Period: The Offer is valid for the following time periods:

- The 2% Offer Period shall commence on 5th September 2025 and shall be valid until 23:59 hours on 31st October 2025.

- The 1% Offer Period shall commence on 6th November 2025 and shall be valid until 23:59 hours on 31st December 2025.

We expressly reserve the right to announce, modify, suspend, extend, or terminate any Offer Period, or the Offer in its entirety, at any time without cause, prior notice, or liability.

4. Eligibility:

- Eligibility: This Offer is made available exclusively to Eligible Users of the MyJio App and Platform. We reserve the sole right to determine User eligibility for this Offer.

Transaction Requirements: To avail the Offer, all digital gold purchase transactions must be completed through the Platform or MyJio App. Payments made via UPI through all UPI payment applications are acceptable transaction modes. This Offer applies to both one-time and SIP purchase transactions of digital gold provided by the Gold Partner.

5. Rewards and Disbursement:

- Offer Reward: Eligible Users will receive Rewards equivalent to the applicable percentage (2%/1%) of the purchase transaction value of digital gold provided by the Gold Partner, which will be credited to their digital gold balance as maintained and displayed by the Gold Partner

Rewards Disbursement:

- Rewards will be credited to the User's digital gold balance within 5 business days from the time of a successful qualifying transaction.
- The User's digital gold balance is displayed by the Gold Partner and accessible via the Platform and MyJio App.
- Users will receive an SMS notification to their registered mobile number confirming the credit of the Rewards.
- Rewards will not be provided in cash or any other alternative mode, and requests for transfer or assignment shall not be entertained in any manner.

6. Product and Redemption:

- Storage and Security: The User's digital gold, including any Rewards credited under this Offer, is stored as per Gold Partner's Terms and Conditions.
- Redemption: The User's total digital gold balance, including the Rewards, can be redeemed at any time (unless contrary is provided elsewhere) as per the Gold Partner's Terms and Conditions.

Rewards Limitations:

- Transactions under this Offer shall be carried out only through the UPI payment method and shall be subject to applicable regulations governing UPI

transactions and shall be in accordance with Gold Partner's Terms and Conditions.

- The minimum transaction value for the purchase of digital gold offered by the Gold Partner shall be INR 100/- (Rupees one hundred only) during the 2% Offer Period in order to be eligible to avail Rewards under this Offer.
- The minimum transaction value for the purchase of digital gold offered by the Gold Partner shall be INR 200/- (Rupees one hundred only) during the 1% Offer Period in order to be eligible to avail Rewards under this Offer.
- The Rewards are provided as a digital gold balance, issued and maintained by Gold Partner, and are subject to Gold Partner's Terms and Conditions.

7. Liability:

1. By participating in this Offer, Users agree that JFPSL and its Affiliates will not be liable for any loss or damage suffered, directly or indirectly, in connection with this Offer or the use of the Rewards or the initial purchase of digital gold provided by the Gold Partner.
2. Users agree and understand that the Gold Partner is solely responsible for the technical functionality of its platform. JLSL and/or JFPSL shall not be liable for any technical issues, system failures, disruptions in service, or other technical difficulties experienced by Users in connection with accessing the Gold Partner's platform, applying the promo code, or receiving the Rewards. Any issues related to the technical functionality of the Gold Partner's platform, including but not limited to system errors, website downtime, and application malfunctions, are the responsibility of the Gold Partner. Users experiencing such technical issues should reach out to Gold Partner directly for assistance.
3. We make no warranties or representations regarding the technical performance or uninterrupted availability of the services provided by the Gold Partner through the Platform.

8. General terms applicable to the Offer:

1. Ineligible Transactions: The User will not receive Rewards if the transaction fails, or is cancelled by the User, or is refunded by the Gold Partner for any reason. In such cases, the User's participation in the Offer for that transaction will be deemed withdrawn.
2. Offer Nature: This Offer is provided on a best-effort basis, and User participation is voluntary. This Offer does not constitute a commitment by either JLSL or JFPSL to conduct similar offers in the future.
3. Modification and Termination: We reserve the right to add, alter, modify, or vary these supplemental terms for the celebration offer or replace this Offer with another at any time without prior notice or liability.

4. Disqualification: We may, in our sole discretion, disqualify any User from this Offer if any fraudulent or suspicious activity is identified.
5. Tax Liability: By availing this Offer, Users acknowledge that they are not receiving any business or professional benefit or perquisite, that any benefit received is includable in their total taxable income, and they are solely responsible for discharging any applicable tax liabilities.
6. Queries and Issues: All queries or issues regarding the Offer should be addressed to the Gold Partner during and after the Offer Period.
7. Enforcement and Waiver: Failure by us to enforce any of these supplemental terms for the celebration offer shall not be deemed a waiver and will not give rise to any claim by any person.
8. Disputes: In the event of any dispute related to the Rewards or the Offer, the decision of JLSL and/or JFPSL in consultation with the Gold Partner shall be final and binding on the User.
9. Acceptance of Terms: By accessing or using any part of the Platform, you agree to be bound by these supplemental terms for the celebration offer along with the JFPSL Terms. If you do not agree with these supplemental terms for the celebration offer along with the JFPSL Terms, you should not participate in the Offer.

(c) Jio Gold x Global Fintech Fest, 2025 (GFF) Gaming Reward Offer: Terms and Conditions (Applicable Only to Eligible Users defined below)

You agree and acknowledge that these specific terms and conditions applicable to the promotional offer form part of the JFPSL Terms and shall always be read in conjunction.

- 1) Offer Overview: This promotional offer ("Gaming Offer") provides Eligible Users (defined below) with a 2% (two-percent) cashback in the form of free digital gold upon qualifying purchases of digital gold provided by Gold Partner through the Platform, made during the Offer Period (as defined below).
- 2) Definitions applicable to the Gaming Offer:

- a) **Eligible Users:** shall mean Users who have participated in the designated game on the GFF Platform and have been identified as winners of the Rewards (as defined below).
- b) **GFF Platform:** shall mean the Global Fintech Fest 2025 at the Jio World Centre, Mumbai from October 07 to 09, 2025 where the promotional game is being hosted.
- c) **Offer Period:** The Gaming Offer is valid from 09:00 hours on 07th October 2025 to 23:59 hours on 09th October 2025 (“Offer Period”). We expressly reserve the right to announce, modify, suspend, extend, or terminate the Offer Period, or the Gaming Offer in its entirety, at any time without cause, prior notice, or liability.

3) How to Avail the Offer:

- Participate in the designated game on the GFF Platform and be identified as a winner of the Rewards.
- Download and register/log in into the Platform.
- Initiate a purchase of digital gold provided by the Gold Partner through the Platform.
- Complete the transaction successfully.

4) Eligibility and Transaction Requirements:

- a) **Eligibility:** This Gaming Offer is available exclusively to Eligible Users who have been pre-identified based on the results of the game on the GFF Platform. We reserve the sole right to determine User eligibility or results of the game.
- b) The Users shall be providing their mobile number at the GFF Platform which will be whitelisted and the same number shall be used by the Eligible Users for registration on the Platform and complete the purchase of digital gold. A list of Eligible Users will be shared with the Gold Partner to facilitate the credit of Rewards.
- c) **Minimum Transaction value:** To be eligible for the Reward, the minimum purchase value of digital gold through the Platform must be INR 200/- (Rupees two hundred only).
- d) This Gaming Offer applies only to the purchase transactions of digital gold provided by the Gold Partner.

5) Rewards and Disbursement:

a) Offer Reward: Eligible Users will receive a cashback in the form of free digital gold equivalent to 2% of the total transaction value of the qualifying digital gold purchase ("Reward"). This Reward will be credited in the form of digital gold to their digital gold balance as maintained/managed and displayed by the Gold Partner.

b) Reward Disbursement:

- i) The Reward will be credited to the User's digital gold account balance within 72 business hours from the time of a successful purchase transaction of digital gold provided by the Gold Partner.
- ii) The User's digital gold account balance is managed and displayed by the Gold Partner and accessible via the Platform.
- iii) The Reward will not be provided in cash or any other alternative mode, and requests for transfer or assignment shall not be entertained.
- iv) Storage and Security: The User's digital gold, including any Rewards credited under this Gaming Offer, is stored as per Gold Partner's Terms and Conditions.
- v) Redemption: The User's total digital gold balance, including the Rewards, can be redeemed at any time (unless contrary is provided elsewhere) as per the Gold Partner's Terms and Conditions.

6) Liability:

- a)** By participating in this Gaming Offer, Users agree that JFPSL and/or its Affiliates will not be liable for any loss or damage suffered, directly or indirectly, in connection with this Gaming Offer, the use of the Reward, or the purchase of digital gold.
- b)** Users agree and understand that the Gold Partner is solely responsible for the technical functionality of its platform. JLSL and/or JFPSL shall not be liable for any technical issues, including but not limited to system errors, website downtime, and application malfunctions, experienced by Users in connection with receiving the Reward. Any such issues are the responsibility of the Gold Partner
- c)** We make no warranties or representations regarding the technical performance or uninterrupted availability of the services provided by the Gold Partner through the Platform.

7) General Terms applicable to the Gaming Offer:

- a) **Ineligible Transactions:** The User will not receive the Reward if the transaction fails, is cancelled, or is refunded for any reason.
- b) **Offer Nature:** This Gaming Offer is provided on a best-effort basis, and participation is voluntary.
- c) **Modification and Termination:** We reserve the right to add, alter, modify, or vary these terms or replace this Gaming Offer with another at any time without prior notice.
- d) **Disqualification:** We may, in our sole discretion, disqualify any User/Eligible User from this Gaming Offer if any fraudulent or suspicious activity is identified.
- e) **Tax Liability:** Users/Eligible Users are solely responsible for any tax liabilities arising from the receipt of the Reward.
- f) **Disputes:** In the event of any dispute related to the Reward or the Gaming Offer, the decision of JLSL and/or JFPSL in consultation with the Gold Partner shall be final and binding.
- g) **Queries and Issues:** All queries or issues regarding the Gaming Offer should be addressed to the Gold Partner during and after the Offer Period. Any other Platform related queries/grievances shall be governed as per the terms and conditions of the JFPSL Terms.
- h) **Enforcement and Waiver:** Failure by us to enforce any of these supplemental terms for the Gaming Offer shall not be deemed a waiver and will not give rise to any claim by any person.
- i) **Acceptance of Terms:** By participating in the Gaming Offer, you agree to be bound by these supplemental terms along with the JFPSL Terms.

(d) Jio Gold 24K Days Campaign: Special Dhanteras and Diwali Offer - Terms and Conditions (Applicable Only to Eligible Users)

You agree and acknowledge that these specific terms and conditions applicable to the promotional offer form part of the JFPSL Terms and shall always be read in conjunction.

1. **Offer Overview:** This promotional offer ("Dhanteras and Diwali Offer") provides Eligible Users (defined below) with a guaranteed benefit of free digital gold and a chance to win mega prizes upon qualifying purchases of digital gold provided by the Gold Partner through the Platform during the Offer Period (as defined below). The Dhanteras and Diwali Offer consists of two parts: (i) a

guaranteed 2% free digital gold reward ("Guaranteed Benefit"), and (ii) a mega prize draw ("Mega Prize Draw").

2. Definitions applicable to the Dhanteras and Diwali Offer:

- a. Eligible Users: shall mean Users of the Platform who satisfy the respective eligibility criteria for the Guaranteed Benefit and/or the Mega Prize Draw.
- b. Offer Period: The Dhanteras and Diwali Offer is valid from 00:00 hours on 18th October 2025 to 23:59 hours on 23rd October 2025. We expressly reserve the right to modify, suspend, extend, or terminate the Offer Period, or the Dhanteras and Diwali Offer in its entirety, at any time without prior notice or liability.

3. Part 1: Guaranteed Benefit - 2% Free Digital Gold

- a. Reward: Eligible Users will receive 2% of the transaction value as free digital gold ("Free Digital Gold").
- b. Eligibility Criteria: To be eligible for the Guaranteed Benefit, the User must make a purchase of digital gold with a minimum transaction value of ₹2,000 (Rupees two thousand only). This is applicable to all customers who meet the minimum transaction value.
- c. Maximum Cap: The maximum value of Free Digital Gold that can be received per transaction is capped at ₹2,000 (Rupees two thousand only).
- d. Fulfillment: The Free Digital Gold will be credited to the Eligible User's digital gold balance, as maintained and displayed by the Gold Partner, within 72 hours of a successful qualifying transaction.
- e. Reward: Eligible Users will receive 2% (two-percent) of the transaction (purchase order) value as free digital gold ("Free Digital Gold" or "Rewards") on qualifying transactions completed using a valid promo code during the Offer Period.
- f. Eligibility Criteria:
 - i. To be eligible for the Guaranteed Benefit, the User must make a purchase of digital gold with a minimum transaction value of ₹2,000 (Rupees two thousand only).
 - ii. Users must be registered on the Platform and have completed PAN verification. New and existing Users of the Product offered

through the Platform who have completed PAN verification are eligible.

- iii. The Guaranteed Benefit is available exclusively to the Users of the Platform.

g. How to Avail:

- i. Users whose digital gold purchase transactions meet the minimum eligibility criteria shall be presented with the applicable promo codes in the order summary section during the checkout process.
- ii. Users must apply the displayed promo code before making the payment to be eligible for the Guaranteed Benefit.
- iii. Failure to apply the promo code will disqualify the User from receiving the Free Digital Gold, regardless of whether the transaction value meets the minimum eligibility criteria.

h. Transaction and Reward Limitations:

- i. The maximum number of eligible transactions is limited to 10 (ten) per User during the Offer Period.
 - ii. The maximum value of Free Digital Gold that can be received per transaction is capped at ₹2,000 (Rupees two thousand only).
- i. Fulfillment: The Free Digital Gold will be credited to the Eligible User's digital gold balance as maintained and displayed by the Gold Partner and accessible via the Platform, within 72 hours of a successful qualifying transaction.
- j. Guaranteed Benefit Availability: The Guaranteed Benefit is subject to availability and may be terminated prematurely without notice if the allocated budget is exhausted.

4. Part 2: Mega Prize Draw

- a. Prizes: A few lucky winners will be selected to win prizes from a prize pool worth ₹10,00,000 (Rupees ten lakhs only). The prize pool of

₹10,00,000 represents the total value of all Mega Prizes to be distributed amongst a few lucky winners selected through the draw and does not imply that any single individual will receive the entire prize pool amount. Prizes may include, but are not limited to, smartphones, TVs, gold coins, mixer grinders, and gift vouchers ("Mega Prizes").

- b. Eligibility Criteria: To be eligible for the Mega Prize Draw, the User must make a purchase of digital gold with a minimum transaction value of ₹20,000 (Rupees twenty thousand only). A single transaction of ₹20,000 or more automatically makes the User eligible for both the Guaranteed Benefit and the Mega Prize Draw.
- c. Winner Selection: Winners will be selected through a random draw conducted via a dedicated website to ensure transparency and audit compliance.
- d. Winner Notification: Winners will be notified on 27th October 2025 through in-app push notifications, email, and SMS to their registered contact details.

5. General Terms & Conditions applicable to the Dhanteras and Diwali Offer:

- a. Applicability: The Dhanteras and Diwali Offer is applicable only on one-time purchases of Jio Gold. The Dhanteras and Diwali Offer is not applicable on Jio Gold SIP (Systematic Investment Plan) transactions.
- b. Multiple Entries: A User may have multiple entries into the Mega Prize Draw if they complete multiple qualifying transactions. However, only one Mega Prize will be awarded per winner.
- c. Cancellation/Refund: If a qualifying transaction is cancelled, returned, or refunded for any reason, the User will cease to be eligible for the Dhanteras and Diwali Offer for that transaction. Any awarded Free Digital Gold or eligibility for the Mega Prize Draw will be automatically reversed or forfeited.
- d. Taxes and Charges: All taxes, levies, and duties (e.g., GST, TCS) and any other charges applicable on the Free Digital Gold and the Mega Prizes will be borne solely by the winner/User, unless explicitly stated otherwise.
- e. Final Decision: Our decision in respect of all matters relating to the Dhanteras and Diwali Offer will be final and binding on all participants.
- f. Prize Terms: The Mega Prizes are non-transferable, non-exchangeable, and no cash alternative will be offered. The images of the Mega Prizes in any promotional material are for illustrative

purposes only. The actual make, model, colour, and specifications of the prizes may vary and are subject to our sole discretion. We reserve the right to substitute any prize with an alternative prize of equal or greater value, if necessary, due to circumstances beyond our control.

- g. Winner Verification: Winners will be contacted within 5 working days of the draw via the contact details provided in their account. Winners must respond and provide the necessary identification and address proof (e.g., PAN, Aadhar Card) and sign an acknowledgement/release form within 5 days of being notified, failing which the prize will be forfeited and an alternate winner may be selected.
- h. Promotional Consent: By participating, winners consent to the use of their name, and photograph for promotional, advertising, and marketing purposes without any additional compensation.
- i. Modification and Termination: We reserve the right to add, alter, modify, or vary these supplemental terms or replace this Dhanteras and Diwali Offer with another at any time without prior notice or liability. All transactions recorded after the specified end date/time of the Offer Period will be considered null and void.
- j. Disputes: In the event of any dispute related to the rewards or the Dhanteras and Diwali Offer, the decision of JLSSL and/or JFPSL in consultation with the Gold Partner shall be final and binding on the User.
- k. Enforcement and Waiver: Failure by us to enforce any of these supplemental terms for the Dhanteras and Diwali Offer shall not be deemed a waiver and will not give rise to any claim by any person.
- l. Acceptance of Terms: By participating in the Dhanteras and Diwali Offer, you agree to be bound by these supplemental terms along with the JFPSL Terms.