

# Terms and Conditions for the Loyalty Rewards Program

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 for the Loyalty Rewards Program which are supplemental to and must be read in conjunction with, 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”).

Please read these 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 the 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 THESE JFPSL TERMS, YOU SHOULD NOT USE THE PLATFORM OR AVAIL ANY PRODUCTS OR SERVICES OFFERED HEREIN.

## 1. Definitions

- **Affiliate:** With respect to Jio Finance Platform and Service Limited (“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.
- **Applicable Law:** All applicable laws, rules, and regulations of any government, political subdivision, regulatory body, or any binding judgment or order.
- **JFPSL, we, us, or our:** Jio Finance Platform and Service Limited and its Affiliates responsible for the Loyalty Rewards Program.
- **Loyalty Rewards Program:** The program under which JFPSL offers JioPoints to Users.
- **Platform:** The website, mobile application, and any other technology platform owned and operated by JFPSL under the brand name of or affiliation with JioFinance.
- **JioPoints:** The reward points issued by JFPSL and/or its Affiliates under the Loyalty Rewards Program.
- **User, you, or your:** Any natural or legal person registered on the Platform who accesses or uses the Platform.
- **Reward Partner:** Third parties, including without limitation to Loylty Rewardz Management Private Limited, that enable you to redeem JioPoints.
- **Partner Brands:** The partner merchants of the Reward Partner, whose goods or services may be availed by redeeming JioPoints.

## 2. Scope

2.1. JFPSL may, at its sole discretion, grant JioPoints to Users upon completion of eligible transactions or activities on the Platform, as determined by JFPSL from time to time, to enable Users to avail offers extended by Reward Partners, including without limitation Loylty Rewardz Management Private Limited.

2.2. JioPoints shall be available only to Users registered on the Platform.

2.3. Users may use JioPoints only in accordance with Applicable Law, these Terms, and the terms and conditions of the relevant Reward Partner and Partner Brands.

2.4. JioPoints shall not be available to Users who are not eligible to accrue JioPoints pursuant to any Applicable Law or policies of JFPSL, or who are blacklisted by JFPSL.

2.5. This Loyalty Rewards Program is available only to citizens of India in select cities of India. Users must not participate in the Loyalty Rewards Program if they are prohibited by the respective State, municipal or other local area body laws from participating in such promotions or if such offers are not permitted to be offered within such jurisdictions. For avoidance of doubt and specific clarification, this Loyalty Rewards Program is not applicable to the State of Tamil Nadu.

### 3. Accrual of JioPoints

3.1. JioPoints are accrued only for activities explicitly defined and announced by JFPSL and its Affiliates. No JioPoints shall be provided in relation to any transaction or activity not expressly specified by JFPSL.

3.2. The awarding of JioPoints is subject to any applicable daily, weekly, and monthly limits specified on the Platform. JFPSL reserves the right to set limits on the maximum number of JioPoints a User can earn over a specific period.

3.3. JFPSL also reserves the right to modify the earning rate and the transactions eligible for JioPoints at any time, at its sole discretion.

3.4. JioPoints will be credited to your account on a near-real-time basis, typically within 48 hours of the qualifying action.

3.5. Users can view their accrual and redemption data on a real-time dashboard in the "Rewards" section on the Platform powered by Rewards Partner.

3.6. Users agree, acknowledge and consent to the fact that they may receive notifications regarding the redemption of JioPoints via WhatsApp, email, SMS, or in-app notifications.

**3.7. Monthly Accrual Cap.** To ensure fair usage and prevent any misuse of the Loyalty Rewards Program, a User shall be subject to a program-level monthly accrual limit. Notwithstanding any other daily, weekly, or activity-specific limits specified on the Platform, a User 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 User 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 User's account, and any such potential JioPoints shall be considered forfeited.

#### **4. Expiry, Suspension, and Termination of JioPoints**

**4.1.** JioPoints may be accumulated only for the period defined by JFPSL, from the date of accrual. All unredeemed JioPoints shall automatically lapse and be forfeited at 23:59:59 hours on the last day of the 24th month from the date of their issuance.. JFPSL may modify this period at its sole discretion.

**4.2.** Redemptions are processed on a "First Expiry First" basis. Expired JioPoints cannot be extended or reinstated and will be automatically forfeited without compensation.

**4.3.** Users must remain active on the Platform to retain and utilise any JioPoints. If a User's account is inactive for 365 days or is deleted, the JioPoints accrued to such account shall lapse.

**4.4.** Users will not be compensated in any manner for any lapsed or unused JioPoints.

**4.5.** JFPSL reserves the right to withdraw, amend, replace, extend, suspend, limit, or cancel any JioPoints at any time at its sole discretion, without any notice or liability to Users.

**4.6.** JFPSL may terminate duplicate User accounts and any accrued JioPoints thereunder.

#### **5. Redemption of JioPoints**

5.1. The redemption value is set at 4 JioPoints being equal to INR 1 (i.e., 1 JioPoint = INR 0.25). JFPSL may, at its discretion, award fractional JioPoints for small-value transactions.

5.2. Users acknowledge and understand that JFPSL partners with Reward Partners, including without limitation Loylty Rewardz Management Private Limited, to enable redemption of JioPoints. JioPoints may be redeemed for rewards, vouchers, coupons, or other offers from Partner Brands as listed in the “Rewards” section of the Platform. The availability of such rewards is subject to change at JFPSL’s discretion.

5.3. Redemption of JioPoints is governed by these Terms and the terms and conditions and privacy policies of the relevant Reward Partner, including without limitation Loylty Rewardz Management Private Limited, as well as the Partner Brands. JFPSL is neither responsible for the content or information provided by the Reward Partner’s website nor does it make any warranty, express or implied, about the contents and validity of such websites.

5.4. JFPSL has no control over any data shared by Users on any Reward Partner’s website. JFPSL shall not be liable for any kind of usage of data by the Reward Partner.

5.5. Users acknowledge that Reward Partners may issue or make available vouchers, coupons, gift cards or other such instruments (“Instruments”) and that JFPSL does not issue any Instruments. Use of the Instruments is entirely subject to the Reward Partner’s terms and conditions, and JFPSL shall not be responsible for any loss, damage, costs or claims of any nature whatsoever, in relation to such use. Any disputes or queries in relation to use of the Instruments shall be taken up directly with the Reward Partner or the Partner Brands. JFPSL shall be neither liable nor made party to any such dispute.

5.6. Any goods or services availed by redeeming JioPoints or Instruments are provided by Partner Brands. JFPSL does not provide any of the goods or services and is not liable for sale, quality, features, fulfilment and/or delivery of the goods or services selected for purchase by Users. Any disputes or queries in relation to such goods or services shall be taken up directly with the relevant Partner Brand. JFPSL shall be neither liable nor made party to any such dispute.

5.7. The products, goods, services or any other offering made available to Users by Partner Brands through redemption of JioPoints are governed by the respective Partner Brand's terms and conditions.

5.8. Notwithstanding any provision to the contrary, Users understand and acknowledge that JioPoints cannot be redeemed to repay loans, invest in mutual fund schemes, or make payments for any insurance product.

5.9. Redemption of JioPoints or Instruments cannot be cancelled, varied, or reversed.

## 6. Disclaimer

6.1. JFPSL and its Affiliates will not bear any responsibility or liability for any potential loss or damage, whether direct or indirect, that a User or any third party may incur in relation to any JioPoints or Instrument, or any goods or services availed upon redemption of any JioPoints or Instrument. Purchasing or availing any product, services, goods or offering by any third party through the redemption of JioPoints or Instrument, or relying on any opinion, statement, or information presented in relation to such product, services, goods or offering shall be at the User's own risk.

6.2. While JFPSL issues JioPoints to Users, the issue of JioPoints shall in no way mean, imply, or denote a promise or commitment for the assured provision of services or products of the respective Reward Partner or Partner Brand. The provision of said services or product(s) shall be subject to the Partner Brand's or third party's sole discretion, and the said Partner Brand or third party shall be solely responsible in providing such product/service.

6.3. JioPoints cannot be purchased, sold, bartered, or transferred, unless explicitly permitted. Any attempted sale, barter or transfer will be void and JFPSL, its Affiliates, and Reward Partners may refuse to honour or recognise any JioPoint which they believe may have been transferred, sold, or bartered.

6.4. JioPoints cannot be claimed as a matter of right and JFPSL reserves the right, at its sole discretion, to not issue any JioPoints to Users. Users shall have no remedies against JFPSL, its Affiliates or Reward Partners for the

non-provision or non-redemption of any JioPoints.

6.5. JioPoints do not constitute legal tender, cash, store of value, unit of account or a recognised method of payment.

6.6. Users shall remain liable for all costs, taxes, surcharges, fees, carrier charges, claims or liabilities of any nature that may be applicable as a result of accrual or redemption of any JioPoints.

## 7. Eligibility and 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 Reward Partners, JFPSL, 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, you become registered under the Goods and Services Tax Act, 2017, you shall inform JFPSL 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.

## 8. Privacy and Data Protection

By using the Service, you consent to the collection, use, and sharing of your data as described in the JFPSL Privacy Policy. This includes sharing your data with our Reward Partner and the relevant Partner Brands for processing your JioPoints redemption.

## 9. Termination and Suspension

- a. Notwithstanding anything to the contrary in these JFPSL Terms, any other terms, or any other communication between you and JFPSL, 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.
- b. Without prejudice to the foregoing:
  - i. JFPSL 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 may block, restrict, disable, suspend or terminate your access to all or part of the Platform at any time in JFPSL's discretion, without prior notice or liability to you.

## 10. Modifications

- a. We reserve the right to amend/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 for products, services, including the Loyalty Rewards Program, you would have confirmed your acceptance to any such modifications. Your continued use will be adequate proof that you have expressly agreed to the terms of these JFPSL Terms which shall apply from the date of your first use of the Platform.

## 11. Other Disclaimers

- a. JFPSL DISCLAIMS ANY LIABILITY FOR ANY DOWNTIME FACED BY THE USER WHILE AVAILING THE SERVICES OR PRODUCTS ON THE PLATFORM DUE TO REWARD PARTNER'S OR PARTNER BRAND'S APPLICATION'S OR WEBSITE'S DOWNTIME. WHILE THE PRODUCTS ARE BEING AVAILED BY THE USER USING THE PLATFORM, THE USER IS AWARE THAT THE PRODUCTS ARE BEING PROVIDED BY REWARD PARTNER/PARTNER BRAND AND JFPSL IS ONLY FACILITATING SUCH SERVICES AND PRODUCTS AND THEREFORE, CANNOT BE HELD RESPONSIBLE FOR ANY GLITCHES, DOWNTIME ETC. BEING FACED DUE TO A THIRD-PARTY SERVICE PROVIDER.

- b. To the fullest extent permissible pursuant to applicable law, JFPSL, 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.
- c. 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 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.
- d. JFPSL 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.
- e. Any information that the Platform may make communicate to you about any service or products including products and services offered by a third party, including any promotional or other offers in relation thereto, shall not constitute or be deemed to be the JFPSL's endorsement or approval in any manner of such third-party products and services.
- f. JFPSL has the right and liberty to monitor the content of the Platform at all times which shall include information provided in our 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 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.

## 12. Limitation of Liability

USE OF THE PLATFORM AND ALL INFORMATION, PRODUCTS, SERVICES AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE ON 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 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 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 SHALL BE INR 1000.

### **13. Indemnity**

You hereby agree to defend, indemnify, and hold harmless JFPSL and its Affiliates from and against all actions, claims, demands, proceedings, losses, damages, costs, charges, expenses, directly or indirectly, whatsoever which JFPSL and/or its 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 the JFPSL and/or Reward Partner 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 availing any Services or JioPoints 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.

### **14. Refund and Cancellation Policy**

Any Services, products including JioPoints issued to you shall be in accordance with the terms and conditions as agreed between User and the Reward Partners/Partner Brands, and JFPSL and/or Affiliates shall not be responsible for the same in any manner whatsoever.

## 15. Communications

You may receive on your registered email/phone promotional and marketing communication about various products, services and offerings by JFPSL, Reward Partner, technology service provider, vendors, clients, group companies or business associates may make available, and you agree to receive such communication. 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.

## 16. Grievance Redressal

The grievance redressal process is as follows:

- **Level 1 (General Queries):** For queries related to the JioFinance App interface, please refer to the in-app FAQs or contact our support team at [customer.care@jiofinance.in](mailto:customer.care@jiofinance.in). For general platform-related grievances, the Nodal Grievance Redressal Officer is Ms. Gayathri Karthik, who can be reached at [gro@jiofinance.in](mailto:gro@jiofinance.in)
- For any other issues with respect to the Loyalty Rewards Program we shall endeavour to resolve any such complaints/queries/issues/disputes facilitated through our Rewards Partner. However, you acknowledge that the ultimate responsibility for investigating and resolving any such matter lies with the Rewards Partner.

17. 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 shall be governed as per the JFPSL Terms.

## Rising Bharat CUG Incentive Offer-

The following terms shall be applicable only during a limited promotional period. **“Promotional Period”** shall mean the limited period during which the Offer is active. During this Promotional Period, Users to whom the latest version of the *JioFinance* app are provided under the Rising Bharat CUG incentive offer (**“Offer”**) hereinafter referred as **“CUG Users”** may accrue JioPoints for the activities specified below, subject to the conditions and limits mentioned herein. These specific terms and conditions applicable to the Offer form part of the JFPSL Terms and shall always be read in conjunction.

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

#### How can CUG Users earn JioPoints?

Serial No.	Product(s)	User Activity	JioPoints Issued	Limits/Controls	When are JioPoints credited?
1	UPI	Create UPI handle + bank linking (only first time)	Up to 100 points	JioPoints are issued once in a lifetime	As soon as UPI handle is created and bank account linked for the first time
2	UPI	Link UPI number (only first time)	Up to 100 points	JioPoints are issued once in a lifetime	As soon as Mobile number is linked to UPI for the first time

3	UPI	Every transaction - P2P	Up to 50 points	- Max 50 points/Day - Max 200 points/Month	As soon as transaction is successful
4	UPI	Every transaction - P2M	Up to 100 points	- Max 100 points/Day - Max 500 points/Month	As soon as transaction is successful
5	Bill Payments	Add Biller	Up to 100 points	Once per unique biller & category - Max 100 points/Month	As soon as a biller is added in new category
6	Bill Payments	Every Bill Payment	Up to 100 points	- Max 100 points/Day - Max 500 points/Month	As soon as bill payment is successful

7	Fixed Deposits	Book FD with tenure > 7D and FD amount >= Rs. 50,000	500 points	NA	As soon as FD is booked/activated
8	Credit Card	Credit Card Activation	2000 points	NA	As soon as Credit Card is activated
9	Personal Loan	Loan Disbursal	4000 points	NA	As soon as loan is disbursed
10	Gold - SIP	SIP in JioGold	<p>- If the monthly cumulative SIP amount is greater than or equal to Rs. 1,500, earn 10 points.</p> <p>- If the monthly cumulative SIP amount is greater than or equal to Rs. 3,000, earn an additional 25 points.</p> <p>- If the monthly cumulative SIP amount</p>	NA	As soon as SIP transaction is successful

			is greater than or equal to Rs. 5,000, earn additional 40 points.		
11	Gold - Buy	On every JioGold purchase $\geq$ Rs. 5,000	50 Points	NA	As soon as buy transaction is successful
12	Finances	1st Consent Approval	100 Points	JioPoints are issued once in a lifetime	As soon as you give consent for the 1st time