

Milligram Rewards Program - It's Unique, Different and Simple

About Muthoot Milligram Reward Points

- ◆ This is a customer Loyalty program named “milligram reward points” wherein selected transaction with Muthoot Finance shall be rewarded with milligram reward point.
- ◆ One milligram reward point means one milligram gold which can be redeemed against Gold Coin.
- ◆ The redemption is subject to Terms and Conditions which is specified below.
- ◆ Different schemes / transactions selected have different criteria attached to it as given below:

1. Milligram Reward for Loan Advances:

PRODUCT	AMOUNT / NO	Milligram Gold
Gold Loan Advance (minimum loan amount 1,00,000) *	Per Rs 1,00,000	1

*Minimum loan amount Rs.1,00,000/- * for renewal of existing loan not applicable

2. Milligram Reward Points for Referral.

If any of our existing customers refers to a NEW customer to Muthoot Finance (the customer should be new to Muthoot Finance) the referrer customer will get 20 Milligram reward points per referral. (Scheme will be announced separately and applicable during campaign period)

How to Refer:

Any of our existing customers can refer in person and submit a referral form at the Branch or can be referred through our online web portal. (www.muthootfinance.com). The Milligram reward Points will be credited to the referrer.

3. Double Milligram for Women Customers:

All women customers who earn Milligram reward points will be credited with double Milligram Points. For Example, if a customer earns 1 milligram reward point, she will receive 2 milligram Points.

Milligram Reward Points General Rules

- ◆ From the launch date of Milligram Reward Program, every transaction done under a customer ID shall earn milligram reward points as mentioned above.
- ◆ Conversion value of 1 milligram reward point will be 1 milligram Gold

Milligram Reward Points Redemption Rules

- ◆ Redemption is permitted against gold coins only.
- ◆ Minimum 500 points should be redeemed at a time to get 500 milligram gold coin and in multiples of 500 mg
- ◆ Validity: Milligram reward points earned will expire on completion of 1 year from its date of generation.
- ◆ Cancellation or reversal of transaction will lead to reversal of points.
- ◆ If customer ID is blocked / inactive, then the redemption will also be blocked.

How to Redeem Milligram Reward Points?

- ◆ The customer can view his points in the iMuthoot App
- ◆ Once it reaches, 500 milligram points, he can approach his MFIN Branch and submit a Milligram Points redemption form duly filled with details.
- ◆ The Branch will arrange for delivery of Gold Coin.

The accumulation, redemption and cancellation of milligram reward points shall be subject to the terms and conditions of the Muthoot Group. The Company has the right to withhold or cancel the accumulated points in case of fraudulent or erroneous transactions occur under any customer account and to exclude the customer from availing the benefit of milligram reward points for all future transactions as well. The Company also reserves the right to withhold or cancel accumulated milligram reward points under a customer ID in case of irregularity / SMA /NPA accounts. The Company has the discretionary power to exclude any transaction from the milligram gold programme at any point of time without prior intimation and shall also have a privilege right to exclude any specific region or change the conversion rates or/and milligram gold points eligible for a transaction from the programme at any point of time without prior notification.

Privacy Policy: Your contact information (Name, Email, Phone No, State, City, Pincode, Message) submitted will not be sold. We use this information to send updates about our company and projects and contact you if it is necessary. You may opt out of receiving our communication by calling us on any of our below-mentioned contact numbers or by clicking on the unsubscribe link. Muthoot Finance Limited, 2nd Floor, Muthoot Chambers, Opp Saritha Theatre Complex, Banerji Road, Kochi, 682018. Toll free number North, East & West India Toll-free No [1800 313 1212](tel:18003131212) South India Toll-free No. [99469 01212](tel:9946901212)