

TERMS AND CONDITIONS

1. The contest shall be known as “Refer & Win Contest”.
2. Coverage of the contest shall be across Delhi & NCR, Haryana, Punjab, Chandigarh, Himachal Pradesh, Jammu, Rajasthan, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Tripura, Uttar Pradesh, Gujarat, Uttarakhand, West Bengal, Assam, Bihar, Chhattisgarh, Dadra & Nagar Haveli and Daman.
3. The existing customers of the Company, who had provided/shared reference(s) to the Company and such reference(s) have availed loan(s) against the collateral security/pledge of their gold ornaments, during the contest period, from the Branch Offices of the Company situated in the afore-mentioned States/Union Territory(s), shall be eligible to participate in the Contest.
4. The Contest is open for existing customers of the Company, fulfilling the eligibility criteria. The employees of the Company and/or its associate, subsidiary or joint venture companies, sponsors, agencies, dealers, retailers and any company associated with the Contest and their immediate family members, are not eligible to participate in the Contest.
5. The Contest Period is 1st January to 31st March, 2026. This is extendable at the sole discretion of the Company.

6. Details of Gifts including Amazon Vouchers, Instant gratification and eligibility for winning the Gifts:

Category	Gift Voucher denomination (In Rs.)	Total Winners
Lucky Draw	5000	30

Eligibility for winning the prize:

- Customers are eligible to participate in the lucky draw only once their given reference converts into business.
 - There will be no minimum loan tenure for winning the voucher.
 - Employees of MFL, MML, or any of The Muthoot Group subsidiaries are not eligible to participate in the contest.
 - To increase the probability of winning, customers can give as many references as desired, but they will be eligible only on converted references.
 - Each customer is eligible for only one prize in a month, even if qualified for more.
 - Only new KYC references will be considered; existing customers will not be considered.
 - All winners for Amazon vouchers will be identified by Muthoot Finance CO situated at North India, based on eligibility and applicable terms & conditions.
7. The participation procedure i.e. the relevant details of Contest and Instructions, are available at Company's Website at WWW.MUTHOOTFINANCE.COM.
 8. The Company reserves its rights to announce the Winners, in the manner and mode, as it may deem fit and appropriate.
 9. The gift/prize are subject to change and as per the sole discretion of the Company. The winners shall be intimated by WhatsApp or SMS or call on the Registered Mobile Number, or any other mode as may be decided by the Company, at its sole discretion.
 10. The gift/prize will be announced by the Company, on the basis of eligibility of each of the winner, in the

presence of Company's representative of Operation, Audit, Finance and Marketing departments.

11. Winner will receive the gift voucher on their registered Mobile number WhatsApp/SMS/Email within 2 weeks after announcing the winners.
12. Company will not be responsible if the Amazon Vouchers are not used/availed by the winners within their validity period.
13. The Company reserves its right to modify, alter and/or amend the terms and conditions of the Contest, selection of prizes etc. at any point of time, without any notice. No question, correspondence, enquiries regarding the winners and/or the contest, shall be entertained from any party whatsoever. The decision of the Company shall be final and binding on all participants, in this regard.
14. Information provided by the participant, including name, address, contact details, e-mail address and/or photographs of the participants, may be used by the Company, its associate, partner etc. at their sole discretion for sending out commercial information and/or for other commercial, publicity or promotional purposes.
15. Prizes are non-transferable, non-negotiable, subject to availability and without an option to exchange in terms of cash money.
16. The contest shall be subject to Force Majeure Clauses.
17. Participation in the contest implies acceptance of all the terms and conditions hereof. Further, by participating in the contest, the participant irrevocably authorizes the Company to contact him/her for the other products & services offered by the Company (including through SMS).
18. The terms and conditions are governed in accordance with the laws of India. Any dispute shall be subject to the jurisdiction of competent courts at New Delhi only.
19. Information provided to the Company including the proof of address, identity, contact details etc. shall deemed to be non-confidential and the Company shall be free to reproduce, distribute, publicly display such feedback, contest entries without limitations or obligation of any kind as also to use any ideas, concepts, know-how or techniques contained in such information or contest entry for any other purpose. The Company reserves the right to analyze and summarize information/data collected and also reserves the right to publish, distribute, and share summaries of the information/data collected with its affiliates without limitations or obligations of any kind.
20. Company is fully committed to follow laws related to the collection of information/ data and in accordance to its carefully considered policy on information/ data collection. All eligible participants are advised to provide correct details about themselves at the time of registration. It is clarified that Company shall not be held liable for any damages direct or indirect for any wrong addresses and/or contact details submitted by the participants. Company reserves the right to match the details submitted at the time of sending the gift voucher and in case of any discrepancy take measures including withholding / cancelling the prize.
21. Any dispute/issue may be communicated to the company within 7 days from the date of receipt of the gift voucher and after which, no claim shall not be considered/entertained. Any such dispute / issue shall be settled amicably and the decision of the Company shall be final and binding.
22. The Company is within its absolute right to withdraw the contest at any point of time, without assigning any reason whatsoever.
23. No claim on any account whatsoever regarding the offered prizes, shall be entertained by the Company.