

Lucky Draw Terms and Conditions of Fincfriends Private Limited

These terms and conditions apply to the lucky draw (hereinafter referred to as "**Lucky Draw**") sponsored by Fincfriends Private Limited (hereinafter referred to as "**Fincfriends**") wherein the eligible customers of Fincfriends have an opportunity to win exciting prizes.

By participating in the Lucky Draw, the customer(s) fully and unconditionally agree(s) to accept and abide by the terms and conditions of such Lucky Draw hereinafter specified (referred as "**Lucky Draw Terms and Conditions**") and available on website www.fincfriends.in.

1. Eligibility for & Participation in Lucky Draw

- i. The customer has a delinquent loan as on May 01, 2025.
- ii. Such customer must have availed loan from Fincfriends through digital mobile application provided by RUPEEREDEE.
- iii. Fincfriends shall specifically select such customers and communicate them about their eligibility to participate in Lucky Draw via SMS or e-mail at their communication address registered with Fincfriends. If a customer is not included in the selection and did not receive any communication about the Lucky Draw, they are not considered a participant even if they make a payment during the campaign period.
- iv. Such selected customer(s) need to make the payment of their delinquent payments within the Lucky Draw period (hereinafter referred as '**Campaign Period**') mentioned in Clause 2 below. For every at least ₹500 paid towards an overdue loan during the Campaign Period, the customer will receive 1 lucky draw ticket to participate in Lucky Draw. There is no limit to the number of tickets a customer can earn based on the payment of delinquent amount.
Examples:
 - ₹500 payment = 1 ticket
 - ₹999 payment = 1 ticket
 - ₹1,500 payment = 3 tickets
 - ₹5,000 payment = 10 tickets
- v. Fincfriends reserves the right to exclude any person from the Lucky Draw at any time on the grounds of him being the subject of criminal investigation or due to misconduct/ misbehave or criminal record or conviction of any crime.

2. Prizes

- ❖ First Prize – One iPhone 16 (worth ~ ₹80,000)
- ❖ Second Prize – Two Amazon Pay Vouchers of ₹15,000 each
- ❖ Third Prize – Seven Amazon Pay Vouchers of ₹5,000 each

3. Procedure of Lucky Draw

- i. The Lucky Draw will start from May 06, 2025 (**Start Date**) and end on May 25, 2025 (**End Date**), both dates inclusive, hereinafter referred as '**Campaign Period**').

- ii. Fincfriends shall conduct the Lucky Draw out of the pool of eligible customers as per Clause 1. The draw will be conducted in 3 phases –
Phase 1 – Eligible customers will make payments during the Campaign Period.
Phase 2 – Fincfreinds shall select winners for the Luck Draw out of the pool of Eligible Customers.
Phase 3 – Prize Distribution
- iii. The winners will be shortlisted in Lucky Draw through an electronic draw made on a random basis by Fincfriends.
- iv. Each customer shall be eligible to participate in Lucky Draw as per the tickets earned by him/ her. Winners will be selected randomly from the pool of all draw tickets. Each ticket is treated as a separate entry. A single customer may have the option to win multiple prizes.
- v. The selection will proceed in the following order ensuring that each prize is won by a unique ticket. The process will continue until all 10 prizes are assigned:
 - First, the winner of the grand First Prize (iPhone 16) will be selected randomly. The winning ticket will then be removed from the pool.
 - Next, winners for the two Amazon Pay vouchers worth ₹15,000 will be drawn, each time removing the winning ticket from the pool.
 - Finally, winners for the seven Amazon Pay vouchers worth ₹5,000 will be selected one by one, removing each winning ticket after selection.
- vi. Fincfriends shall communicate the winning customers either by phone call on their mobile number registered with Fincfriends or by sending e-mail at registered e-mail id of the customer available with Fincfriends, as may be decided by Fincfriends. Fincfriends shall not be held liable if the winning customer(s) does not receive the information due to the incorrect mobile numbers/ e-mail id.
- vii. The photographs of winning customers may be used in advertising campaigns/ materials of Fincfriends.

4. Prize Delivery

- i. The main prize (iPhone 16) will be delivered by courier. The winner must confirm their delivery address via phone call and reply to a confirmation email.
- ii. Other prizes (Amazon Pay vouchers) will be sent electronically through email to the winning customer after verifying the customers.
- iii. No prize will be awarded if any information given by the winning customer is found to be false, incorrect, incomplete, misleading or forged in the opinion of Fincfriends.
- iv. In the event of death of the winning customer, no claim from the nominee or his/her legal heirs of the winning customer shall be entertained for receiving the prize.
- v. Fincfriends expressly disclaims responsibility for the warranty and guarantees of the Prize, and it is the winner's sole responsibility to contact the manufacturer or supplier directly for any issues. The winner is bound by the manufacturer's terms and conditions regarding warranty and post-sale services. The Prize will not be converted or exchanged in cash or with any other object or service. Such Prizes are non-transferable and non-negotiable.

5. Indemnification

- i. If a customer is dissatisfied with the Lucky Draw Terms and Conditions of Fincfriends, and/or the prize, his/her sole and exclusive remedy is to not to participate in the Lucky Draw.
- ii. Fincfriends, its employees, representatives or its agencies shall not be liable for any loss or damage or pay compensation due to: a. Act of God including fire, earthquake, tempest, flood & lightning or any other act of God, b. Governmental action including change of policy or law by the Government, acts of violence by any army or mob or enemies of the country or by any terrorist group or by any other irresistible forces, and c. Other Force Majeure circumstances including outbreak of a pandemic/ epidemic situation, any kind of lockdown/ restrictions announced by Government.
- iii. Neither, Fincfriends nor any of its Affiliates shall be liable to perform any of its/their respective obligations under the terms and conditions of this Lucky Draw or in respect of the prize where it is unable to do so as a result of circumstances beyond its/their control in the nature of explosions, natural calamities, state emergency, riots, or any other Force Majeure condition etc.
- iv. Fincfriends shall not be liable to compensate the customers in the above-mentioned circumstances and shall not be accountable/ liable for any disruptions/ stoppages/ interruptions or cancellation of the Lucky Draw.
- v. Fincfriends, its employees, representatives or agents, will not be responsible for any NDNC (National Do Not Call) Registry regulation that comes into play. All customers who participate hereby agree and give express assent to Fincfriends, its employees, representatives or agents for the Lucky Draw that even if they are registered under NDNC, DND (Do Not Disturb), Fincfriends, its employees, representatives or agents will have the valid authority to call such shortlisted participants, by virtue of them having voluntarily participated in the Lucky Draw.

6. Dispute Resolution

- i. Every dispute, difference, or question which may at any time arise between the parties hereto or any person claiming under them, touching or arising out of or in respect of these terms and conditions of Lucky Draw or the subject matter thereof shall be referred to the sole arbitrator to be appointed mutually by Fincfriends and the customer for arbitration in the territory of Gurugram (Haryana, India) as per the provisions of the Arbitration and Conciliation Act, 2015 with such modification and amendments as may be in force for the time being and the decision of the arbitrator shall be final and binding on the parties.
- ii. All dispute arises between the Parties relating to application, interpretation, implementation or validity of this Lucky Draw shall be governed and construed in accordance with the laws of India. The Courts of competent jurisdiction at Gurugram (Haryana) shall have exclusive jurisdiction to determine any and all disputes arising out of, or in connection with, the Lucky Draw.

7. Miscellaneous

- i. Mere participation in this Lucky Draw does not entitle a customer to a prize unless all other terms and conditions are fully complied with. Any fraudulent conduct on the part

- of the customer shall disentitle such customer to receive the prize under this Lucky Draw.
- ii. Fincfriends reserves the right to change, defer, alter or cancel this Lucky Draw in part or full, or change any or all of the terms and conditions that are applicable, without giving prior intimation/notice of any kind and will not be liable for any consequential losses/damages. Any decision of Fincfriends in this regard and in general with respect to this Lucky Draw and the terms and conditions thereto shall be final and binding.
 - iii. The decision of Fincfriends shall be final in all regards and no communication shall be entertained in this regard. None of the provisions of these Terms and Conditions shall be deemed to constitute a partnership or agency between any customer and Fincfriends and the customers shall not have the authority to bind Fincfriends in any manner whatsoever.
 - iv. Fincfriends reserves the right to terminate, modify or extend the date of the Lucky Draw, at any time at its absolute discretion, without assigning any reason whatsoever. All decisions of Fincfriends in respect of the Lucky draw and the prizes therein shall be final and binding.
 - v. Fincfriends reserves the right: (a) to disqualify any of the customer / winning customer if it has reasonable grounds to believe such customer has breached any of the Terms. No intimation shall be sent to the customers who are disqualified and/or not amongst the winners.