



[#BindaasJeeto Contest](#)

[Terms and Conditions](#)

1. BACKGROUND:

- ✦ These terms and conditions (“Terms and Conditions”) are agreed between Equitas Small Finance Bank (OU) and NPCI Bharat BillPay Limited (“NBBL”).
- ✦ Equitas Small Finance Bank (defined below) is carrying out a promotional contest (“**Contest**”) in order to create awareness at national level amongst Participants (defined below) about convenience and usage of utility bill payment through Bharat BillPay, which is an exclusive service of NBBL.
- ✦ Equitas Small Finance Banks will run the Contest for Bharat BillPay customers as per Clause 2 and 3 of these Terms and Conditions.

2. CONTEST TERMS:

Definitions:

- ✦ “Operating Unit” or “OU” shall mean Equitas Small Finance Bank where the customer holds his/her account for participating in the Contest.
- ✦ Biller Categories shall mean inter alia include the categories of billers as would be included by NBBL as per its sole and absolute discretion.
- ✦ Participant shall mean an Indian citizen who pays his/her utility bills in the Biller Categories.
- ✦ OFFUS transaction shall mean a transaction when Participant makes the utility bill payment from Bharat BillPay enabled payment channels (Internet Banking/Mobile Banking) of Equitas Small Finance Bank.
- ✦ Contest Period shall mean the period commencing from October 11, 2021 to November 11, 2021 (both days inclusive).

Terms:

- ✚ The Contest is valid for all NBBL approved Biller Categories.
- ✚ The Participant in order to be eligible/be entitled to win Smartphone or Alexa Show or Smartphone needs to perform the following:
 - a. Participant would have to pay bills via Equitas Small Finance Bank's Internet / Mobile banking channel enabled with Bharat BillPay passing through Bharat BillPay Central Unit for the approved Biller Categories.
 - b. Key Qualification Criteria - Participant would be required to carry out minimum three (03) successful transactions passing through NBBL CU during the Contest Period through a registered mobile number.
 - c. Minimum value of a transaction is Rs. 100

✚ Rewards –

Reward	Number of Rewards
1 st Prize Smartphone	1
2 nd Prize Alexa Show	2
3 rd Prize Smartphone	2
Total Rewards	5

- ✚ In case of a tie, customer completing maximum bill payments first during the Contest Period will be rewarded basis on time stamp.
- ✚ NBBL or Equitas Small Finance Bank does not hold any liability on warranty/quality product (Smartphone, Alexa Dot & Alexa Show) / rewards. Customer may reach out to respective OEM/ Brand for any product related Issues.
- ✚ At the end of the Contest period, Equitas Small Finance Bank and NBBL will verify the eligible Participant details (before declaring winners / eligible for Prize and will declare 5 winners eligible for Smartphones and Alexa Speakers (subject to such changes as NBBL may from time to time deem fit and proper). The eligible winner Participant will be entitled for only one (01) of the above prizes/rewards during the entire Contest Period.
- ✚ Winner(s) do hereby un-conditionally and willing consent to provide their full particulars, including their full PAN Card/Address Proof for the purpose of verification & audit and to enable Equitas Small Finance Bank, to dispatch either the Smartphone or Alexa Show; which the winner Participant is entitled to get.
- ✚ One winner can win one reward only and he/she cannot claim multiple reward form multiple Equitas Small Finance Banks.
- ✚ NBBL employees and their immediate family members (including spouses, children, parents, brothers and sisters) are not eligible to participate in the Contest.
- ✚ Participation in the Contest is subject to the Terms and Conditions as set out herein. Entry into this Contest is deemed acceptance of these Terms and Conditions and any amendments, additions,

replacements, variations and modifications hereto, which shall be final and binding in all respects on each Participant. Amendments to the Terms and Conditions will be posted from time to time, during the Contest Period. By entering the Contest participants agree to be bound by and to comply with these Terms and Conditions. Non-compliance with or breach of any of these Terms and Conditions may disqualify a Participant at any stage of the Contest and any prizes (as indicated in these Terms and Conditions) won may be forfeited, withheld, withdrawn or reclaimed.

- ✦ Prizes are not transferable or exchangeable and cannot be exchanged for cash.
- ✦ Participants hereby expressly consent and agree that the Participant(s) shall not, without the prior written approval of Equitas Small Finance Bank speak to the press or any other media nor give any interviews or comments relating to the Contest or winning thereafter.
- ✦ The Participants (defined below) are required to approach the Equitas Small Finance Bank for addressing / redressal of any queries / grievance that they may so have about the Contest.
- ✦ This Contest and its terms and conditions shall be governed exclusively by the laws of India and jurisdiction shall be vested exclusively in the courts at Mumbai in India.

- ✦ Equitas Small Finance Bank to make the customer proud and valuable by telling the customer to Click a Selfie/Photo with the receipt of Successful bill payment and post it on Facebook or Twitter tagging respective bank i.e. banks. This would be counted in qualification for final Winner.

3. LIABILITY

- ✦ Equitas Small Finance Bank shall indemnify and hold harmless, NBBL, its employees, directors, agents and representatives from and against any loss, damage, cost, claim, expense or liability suffered by NBBL arising out of or resulting from claim raised by any customer in relation to the Contest.
- ✦ NBBL shall not be liable to the Equitas Small Finance Bank for any indirect, incidental, special, punitive, exemplary or consequential loss or damage arising from this Contest including without limitation loss of good will or business profits, loss of income or business opportunities arising out of or resulting from this Contest, whether or not the Equitas Small Finance Bank was aware of or was made aware of the possibility of occurrence of such damages, and whether arising under law of contract, tort or otherwise.
- ✦ Equitas Small Finance Bank shall be solely responsible for all issues, complaints, claims and disputes raised by any third party with respect to issues arising out of or in connection with the Contest both during and post the Contest Period and all such issues, complaints, claims and disputes shall not constitute a claim against NBBL. NBBL or any of its directors, officers, employees, agents or representatives shall not be liable for any direct, indirect, special, punitive, consequential or incidental losses, claims or damages arising out of or in any manner related to the issues, complaints, claims and disputes set forth in this clause.

4. GOVERNING LAW AND DISPUTE RESOLUTION

- ✦ All disputes arising out of these Terms and Conditions shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of Mumbai Courts.