FLASH DEAL & MYSTERY BOX T&C

1. Introduction

1.1 This OPPO Online Store Flash Sale ("**Promotion**") and Mystery Box ("Promotion") is organised and run by OPPO India Pvt Ltd ("**OPPO**"), including affiliates and subsidiaries (collectively referred to as the "**Organisers**"). The Promotion is open for entry by all Indian residents of 18 years and older with a valid Indian identity document.

1.2 By entering the Promotion, all Participants agree to be bound by these terms and conditions, which will be interpreted by the Organisers and the Organisers decision regarding any issue will be final and binding and no correspondence will be entered into.

1.3 This Promotion will run in between 11 May 2021 (Start Time: 00:00:01 Hrs) to 17 May 2021 (End Time: 23:55:55 Hrs) ("**Promotion Period**").

1.4 This Promotion deals with activity and product sales related exclusively to the OPPO online store website https://www.OPPO.com/in/store/ ("OPPO STORE"). Promotion Participants will be able to purchase Promotion Flash Sale/ Mystery Box items during the Promotion Period and during the specific purchase periods as mentioned in Annexure **A** as more fully described below. For the sake of clarity, the OPPO Products on sale will be on sale for a limited period at the Promotion Flash Sale/ Mystery Box prices and there are limited quantities available. First come first serve basis and whilst stocks last.

1.5 Any OPPO Coupons that Promotion Participants have received prior to the Promotion **CANNOT** be used on the Promotion Flash Sale/ Mystery Box items during the Promotion Period.

1.6 No additional giveaways or promotional gifts are provided with the OPPO Products subject to the Flash Sale/ Mystery Box.

1.7 The maximum quantity per individual order is 1(One) piece. The maximum quantity of orders per account is 5 (five) orders.

1.8 This Promotion is open to all guests and registered users on the OPPO STORE as personal account holders only. To participate in this Promotion as a registered user, Promotion Participants should provide the following information when registering on the OPPO STORE: name, mobile number and email address.

1.9 To benefit from the Promotion during the Promotion Period, Promotion Participants must -

1.9.1 Visit the OPPO STORE: https://www.OPPO.com/in/store/ where a new deal will be posted every hour from 17:00 to 21:00; and

1.9.2 Purchase the deal while the quantities remain for each OPPO product.

1.10 Quantities for the Promotion are limited. Promotion is valid until the set quantities are sold. For the sake of clarity, the OPPO Products on sale will be on sale for a limited period at the Promotion Flash Sale/ Mystery Box prices and there are limited quantities available. First come first serve basis and whilst stocks last.

1.11 For a list of the quantities available – please see Annexure A.

2. General Terms and Conditions

2.1 The Promotion is valid for the Promotion Period.

2.2 The Promotion Period may be extended or reduced at the discretion of the Organisers.

2.3 The Promotion and any terms and/or conditions surrounding it may be amended by reasonable notification at any time and will be applied and interpreted in the sole discretion of the Organisers. Such altered terms and conditions shall become effective immediately after being altered or on such date as may be determined by the Organisers. No Promotion Participants shall have any recourse against the Organisers as a result of any alterations of the terms and conditions.

2.4 The Organisers reserve the right to extend, reasonably shorten or suspend the time period of the Promotion for technical or commercial or operational reasons or for the greater public good or due to a *"force majeure"* event or generally for any reason whatsoever within their sole discretion, on condition that the Organisers notify the Promotion Participants in a manner that is expedient according to its best ability.

2.5 The Promotion and any terms and/or conditions surrounding it may be amended by reasonable notification at any time during the Promotion, and will be applied and interpreted in the sole discretion of the Organisers. Such altered terms and conditions shall become effective immediately after being altered or on such date as may be determined by the Organisers. No Promotion Participants shall have any recourse against the Organisers as a result of any alterations of the Terms and Conditions.

2.6 The Organisers reserve the right to amend the rules and/or terminate this Promotion immediately at any stage, whether required as a result of changes in legislation, or if required by any national, provincial or municipal authority, or within the sole discretion of the Organisers for any reason (recognized in law). Notice of such termination shall be published on the Organisers Promotions Website. In such event, all Participants waive any rights that they may have/purport to have in terms of this Promotion and acknowledge that they will have no recourse against the Organisers whatsoever.

2.7 In the event of a dispute in regard to any aspect of the Promotion and/or the Terms and Conditions, the Organiser's decision will be final and binding and no correspondence will be entered into.

2.8 All Promotion Participants indemnify the Organisers, their associated and subsidiary companies, and their directors, officers and employees, against any and all claims for any loss or damages, whether direct, indirect, consequential or otherwise, arising from any cause whatsoever from the Promotion Participants participation in any way whatsoever in this Promotion.

2.9 Indian law shall govern these Promotion rules and the courts of India shall have exclusive jurisdiction.

Annexure A OPPO STORE - Flash Sale Deals on 11 May 2021 – 17 May 2021

OPPO Flash Sale Deal Products:

Rs. 1 Flash Sale Deal for OPPO wearables with limited units, Upto 80% off Flash Sale Deal for OPPO smartphone with limited units.

13 Other SKU to be part of Flash Sale Deal with limited quantity.

- W31
- W11
- OPPO Smart Band Style (Vanilla)
- OPPO Smart Band Style (Black)
- A5 2020 4+128
- A5 2020 4+64
- A5s 3+32
- A5s 3+32
- F11 4+128
- F11 6+128
- F15 4+128
- Reno pro 6+128
- Reno pro 8+256

OPPO STORE – Mystery Box Deal on 11 May 2021 – 17 May 2021

How to participate in the event?

Add 1 rupee to Buy Mystery box in which you will get one of the below products:

- F19 pro+
- OPPO Smart Band
- W31
- Bluetooth Speaker
- Power bank worth Rs.1099/ Rs.1999

Each account will be eligible for maximum one gift irrespective of the number of purchases made by the customer.

OPPO Estore Platform do not encourage multiple buying of the offers. Misuse of the same can be considered as fraudulent activity.

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BUNDLE BENEFIT

What is Bundle products?

Two or more than two products purchased together through same transaction ID and same payment method with same order ID, is "Bundled products".

Can the purchase of any 2 products through different cards or payment method be considered as bundle?

No

Can the purchase of any 2 products on 2 different order ID be considered as Bundle? No

How much can I save through Bundle Purchase?

Buy bundled products to save additional Rs.1000

What are the current Offers running?

As on 11th May 2021 – 17th May 2021, below are the bundled offers running:

- Reno 5 pro (8+128) + W31: Rs. 1000 OFF
- F19 (6+128) +W31: Rs.1000 OFF
- A15s (4+64) + W11: Rs.700 OFF
- F17 pro (8+128) + W11: Rs.700 OFF

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OPPO SPIN & WIN TERMS & CONDITIONS

1. This "Spin & Win Prize Draw" ("Prize Draw") is organized by OPPO India Pvt ltd and is open to all Indian residents with a valid ID aged 18 years and above as of 11 May 2021. It is not applicable outside India.

2. By entering the Prize Draw, you agree that you have read and accept these terms and conditions. We reserve the right to verify any entries and any winner. We may refuse to award the Prize(s) where we have reasonable grounds to believe that there has been a breach of these terms and conditions. Participants agree that they will comply with all applicable laws when entering the Prize Draw.

3. The Organizer reserves the right to amend the Terms & Conditions listed at any time without prior notice.

Duration

1. This Prize Draw will run from 11th May 2021 at "00:00:01" to 17th May 2021 at "23:59:59" ("the Prize Draw Period"). Any entries received after this time will not be eligible to win the Prizes.

2. The Organizer reserves the rights to change, postpone, reschedule or extend the Prize Draw Period at any time without prior notice. No claims/questions shall be entertained in this regard.

Participation in this Prize Draw How to enter:

- Before click to spin the wheel for a chance at winning a Prize, participants are required to register and complete the following criteria ("Prize Draw Criteria"). Any incomplete entries will be automatically disqualified.
 - Name (as per ID)
 - Correct Email Address
 - Delivery Address
 - Phone Number
- 2. Participants must enter a valid email address to participate. This email address will be used by the Organizer for the purposes of contacting winning entrants.
- Only one (1) submission per each product serial number throughout the Prize Draw period. The first submission by time and date will be taken as the final submission by each participant. Multiple submissions will not be accepted.

Steps to participate:

- 1. Go to OPPO India Estore: <u>https://www.OPPO.com/in/store/</u>
- 2. Add minimum Rs.1 to your account.

- 3. Purchase one of the product.
- 4. Go to Spin & Win Section in the home page.
- 5. Spin the Wheel to participate

Prize & Redemption

1. Winners will be selected by a random computerized process.

2. Winners' name will be posted on https://www.OPPO.com/in/store/ after the Organizer verify to ensure the winners are complied with the Prize Draw rules eligibility requirements.

3. List of Prizes :

- OPPO reno 5 pro
- A53
- Enco X
- OPPO Smart Band
- 50 rupee coupon
- 100 rupee coupon
- 150 rupee coupon

4. Redemption :

- All prizes listed above are available on a first-come-first-served basis, while stocks last.
- Prizes will be delivered to the address 2 to 4 weeks after the campaign is ended on 17 May 2021.
- Delivery of the prizes might get Impaired due to COVID Lockdown across India.
- Prizes to Remote areas may take longer delivery lead time.
- Prizes will be delivered at the Organizer's option.
- The Organizer shall not be liable for any risk, loss or damage to the Prizes upon delivery.
- Neither shall Organizer be liable for or obligated to recognize or replace defective, damaged or stolen Prizes.

5. The prize for winner is non-transferable, non-refundable, non-exchangeable and can't be redeemed for cash. The Organizer reserves the right to make the final decision on all matters related to the prize and forfeit the prize if the winner can't be contacted within one (1) weeks period.

6. The Organizer reserve the right to publish or display materials, including but not limited to the names and photographs of winner for advertising and publicity purposes in any manner it deems appropriate.

7. Prizes are subject to availability. The Organizer shall reserve the right at its absolute discretion to substitute any of the prizes with that of similar value, at any time without prior notice. The values of the prizes are correct at the time of printing. Project Sales is not entitled to participate the Spin & Win Game.

Liability and Responsibility

1. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, damage, claim or accidents (including death) resulting from their participation in this Prize Draw, redemption

and/or utilization of the prizes. The Organizer shall not be responsible for any liability, mishap, loss, damage, claim or accident (including death) in any manner whatsoever.

2. The Organizer is not responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorized access to, or alteration of, user or member communications, or any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the Internet and/or websites.

3. Participants also agree that the Organizer is not responsible nor liable for any delay, injury or damage to the participant's and/or any third party's computer, computer system or apparatus relating to this Prize Draw, including without limitation any server failure, lost, delayed or corrupted data or other malfunction.

4. The Prize Draw is provided on an "as is" basis and, except as otherwise prohibited by applicable law, the Organizer expressly disclaim any warranty of any kind, including, but not limited to warranties of merchantability, fitness for a particular purpose, and non-infringement. The Organizer cannot guarantee and does not promise any specific results from use of the OPPO India or OPPO India Social media pages. No advice or information, whether oral or written, obtained by you from us, or from or through the the OPPO India or OPPO India Social media pages shall create any warranty not expressly stated herein.

5. The Organizer shall not be held liable or responsible for any delay and/or failure in the receipt of entry due to the inability of the respective Internet Service Provider (ISP) company and/or telecommunication network to provide timely and/or efficient internet and/or telecommunication services.

Organizer's Rights

1. By submitting your entries for this Prize Draw, all participants agree and acknowledge that all intellectual property rights thereto shall belong to the Organizer. The Organizer shall have the exclusive right to use, edit, modify and publish the entry submitted by all the participants, publish the names of the participants, in any way it deems fit for any advertising, trade, promotional purpose and for any other reason whatsoever, without any further notice to the participants and the participants shall not claim ownership or any payment or compensation on the materials. For the avoidance of doubt, the submissions will not be edited for judging purposes.

2. The Organizer reserves the right to modify, suspend or cancel this Prize Draw in the event that it becomes not capable of running as planned, technically interfered or corrupted, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Organizer, despite the best efforts of the Organizer.

3. The Organizer reserves the right, in its sole discretion, to disqualify any participant that is found or suspected of tampering with the Prize Draw submission process or the operation of this Prize Draw. The Organizer reserves the right to terminate the OPPO India or OPPO India Social Media page member account of any person who it reasonably suspects has violated or infringed any of these general terms

and conditions and the Organizer reserves the right to pursue legal action against any individual it believes has undertaken fraudulent activities or other activities harmful to this online Prize Draw, the Prize Draw submission process and/or the OPPO or OPPO India Social Media page.

Other Terms and Conditions

1. All entries submitted must be original and shall not breach any intellectual property rights belonging to any party. The participants shall not pose, distribute, reproduce or submit in any way whatsoever, any materials containing any other party's intellectual property rights, including but not limited to copyrights, or other proprietary information owned by another party without obtaining the prior written consent of the owner of such intellectual property rights or proprietary information. If you believe that your work has been copied and posted in a way that constitutes an intellectual property infringement, please contact the Organizer.

2. The Organizer, in its sole discretion, reserves the right to modify this Terms and Conditions without any prior notice, if required for the smooth running of the Prize Draw.

3. This Terms and Conditions is prepared in English only.

4. The Judges' decisions are final and no correspondence thereon will be entertained.

5. By participating in this Prize Draw, participants agree to be bound by these Prize Draw Rules and Regulations, and the decisions of the Organizer.

Data Protection

1. By participating in the Prize Draw, the participant consents for the Organizer to process the participant's personal data provided in the entry form for purposes of the Prize Draw including without limitation to use on the Social Media Fan Page.

2. At times, the Organizer may retain third parties to process the participant's personal details. All such third parties are contractually obliged not to use the participant's personal data in any way other than that which is specified herein.

3. Under the Indian law, the participant's rights include:

i. the right to withdraw their Prize Draw to the use of their personal details at any time by contacting the Organizer at support.in@OPPO.com and providing the Organizer with their name and email address so that the Organizer may remove it.

ii. the right to obtain a copy of the personal data which the Organizer holds about the participant (the Organizer reserves the right to charge a small fee for the exercise of this right).

iii. the right to have incorrect personal data that the Organizer holds about the participant corrected.

4. If a participant wishes to raise any data protection issue with the Organizer, or exercise any of his/her legal rights, please contact the Organizer at support.in@OPPO.com

5. The Organizer takes reasonable precautions to keep all participants personal data secure, and require third party data processors to do the same. Please note, however, that the Organizer may release participants' personal data if required to do so by law, or by search warrant or by court order.

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BANK OFFERS

STANDARD CHARTERED

Terms and Conditions for OPPO Mobile discount offer :

1. Definitions

- 1. Bank: Standard Chartered Bank in India
- 2. Offer: Offer means "All Standard Chartered Bank credit & debit card holders are eligible for a 10% discount not exceeding INR 1,500 on minimum purchase of INR 10,000 on the OPPO online store at https://www.OPPO.com/in/store on select products only.
- 3. Offer Period: Offer valid from 11 May 2021 till 17 May 2021.
- 4. Qualified Customer: The offer is applicable on all Standard Chartered Bank Credit/Debit Cards & Credit Card EMI transactions.
- 5. Non Eligibility: NRE account holders will not be eligible to avail the said offer.

2. Offer Details

Qualified Customer has to transact using his/her Standard Chartered Bank credit/debit card at https://www.OPPO.com/in/store.

Offer valid from 11 May 2021 till 17 May 2021. Minimum transaction value to qualify for the discount would be INR 10,000. Each card will be eligible for 1 transaction during the offer period.

- 1. Maximum discount per card would be INR 1,500 during the offer period.
- 2. This offer is applicable only for Standard Chartered Bank Debit/Credit Cards & Credit Card EMI transactions
- 3. This Offer cannot be clubbed with any other offer/promotion of Standard Chartered Bank

4. Communication of the Offer

1. The offer will be communicated to customers through – emailers and/or SMS on their registered email address and/or mobile number only.

5. General Terms and Conditions

- 1. This is an exclusive offer provided by Standard Chartered Bank. All details regarding the offer are available on the Bank's website (<u>www.sc.com/in</u>).
- 2. The Bank reserves the right to modify/change all or any of the terms applicable to this offer. The Bank also reserves the right to modify, withdraw or discontinue the offer without assigning any reasons whatsoever. Neither anything contained in these terms and conditions, nor shall running this offer be construed as an obligation on the Bank to continue the offer up to the termination/expiry date.
- 3. Participation in this offer is entirely voluntary and it is agreed and understood by the participants that participation shall be deemed to have been made on a voluntary basis.
- 4. The offer is non-transferable.
- 5. The offer shall not be available wherever it is prohibited under law and/or cannot be made for any reason whatsoever.
- 6. The Bank shall not be obliged to make any public announcements of the results of the offer. The qualified customers shall be intimated by the Bank through email only.
- 7. In all matters relating to this offer, the decision of the Bank shall be final and binding.
- 8. By participating in the offer, the participants agree to be bound by the terms and conditions contained herein.
- 9. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the client due to provision of the offer, shall be to the sole account of the client.
- 10. All disputes under this offer are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.

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KOTAK BANK

What is the offer?

Extra 10% Flat Rs.1250 off on KOTAK Bank Credit Card Full Swipe, Credit EMI and Debit Card EMI upon purchase of Mobile Phone above Rs.10,000. Offer is not applicable on Debit Card Full Swipe Transactions.

What is the offer duration?

Offer valid from 11th May 2021 (00:00 hrs) to 17th May 2021 (23:59 hrs).

What other conditions should apply to avail the offer?

- Applicable only on Mobile Phones
- Minimum Cart Value to avail the offer is Rs. 10,000
- Offer is applicable only on one transaction per Card.
- Offer is valid only on Transactions made by KOTAK Bank Credit & Debit Cards.
- In case of No Cost EMI transaction with only KOTAK credit cards offer is applicable on all Transactions.
- Offer is not applicable on Debit card Full Swipe amount.
- Offer is also applicable on EMI transactions with only KOTAK Credit cards.

Is the offer applicable on all KOTAK Transactions?

- This offer is only applicable on transactions made using KOTAK bank Credit Cards and Debit cards.

How many times can this offer be availed?

- Offer is only applicable on one transaction per card.

TERMS AND CONDITIONS

Preliminary

1. This offer ("Offer") is being run on <u>www.OPPO.com</u> for OPPO Mobile Phones, OPPO mobile app and OPPO mobile site (collectively "Platform"), which Platform is owned and operated by OPPO Internet Private Limited ("OPPO", "We" or "Our"). It is open to all residents of India holding a valid and current KOTAK bank Credit and Debit Cards ("Cardholder/you/your" and "Card").

2. By participating in the Offer, Cardholder agrees to be bound by:

a. These terms and conditions (T&C);

b. The Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform from time to time; and

C. All applicable terms and conditions of KOTAK bank.

Offer Details

1. The Offer will commence from 11th May 2021 (00:00 hrs) to 17th May 2021 (23:59 hrs) (offer period).

2. Under this Offer, Cardholders will get a Extra 10% Instant discount on transactions made using their KOTAK Bank credit, credit EMI & Debit card EMI transaction during the Offer Period, on purchase of Eligible Products (defined hereunder) sold on the Platform by OPPO. Offer is applicable only on one transaction per Card.

3. The discount will be applied to the Net Cart Value ("NCV"). NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemption

4. The Offer is applicable only on OPPO Mobile Phones.

Other Terms and Conditions:

1. All Cardholders, excluding KOTAK bank Corporate Credit Card, with no outstanding of more than 30 days are eligible for this Offer.

2. This Offer is also applicable on No Cost EMI transactions only on using a Credit & Debit Cards Card as per the terms of this Offer and is NOT applicable on transactions made through Internet Banking.

3. The Offer is not applicable for Card-on-delivery transactions.

4. In case of cancellation of your order, the transaction will not qualify for the Offer. If you cancel part of your order, you will qualify for the Offer only on the net amount you pay basis eligibility.

5. KOTAK bank reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Card.

6. Any person availing this Offer shall be deemed to have accepted these terms and conditions.

7. KOTAK bank and OPPO reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.

8. Delinquent and over-limit KOTAK bank Credit Card members will not qualify for this Offer.

9. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.

10. Nothing herein amounts to a commitment by KOTAK bank to conduct further, similar, or other offers.

11. The above Offer is by way of a special offer for KOTAK bank Credit Cards holders only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.

13. Any query regarding the program will be entertained only till 25th June,2021. Post such a date, KOTAK bank and OPPO will not entertain any correspondence or communication regarding this Program from any persons.

14. KOTAK bank does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to OPPO.

15. All the existing offers, gifts, discounts etc. that are being offered can be availed by Cardholders as part of this exclusive offer as mentioned in the communication.

16. Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative & for illustrative purpose only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.

17. Products offered under this program are subject to availability from the respective participating merchants/sellers on the Platform and accordingly KOTAK bank or OPPO in no circumstances shall be liable for availability of any of the products.

18. Under no circumstances will the offer/discount being offered under this Program be settled with cash in lieu by KOTAK bank or by OPPO.

19. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer

20. KOTAK bank will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it and the same shall be at the sole risk and consequences of such seller(s) and without reference to KOTAK bank.

21. OPPO or the seller(s) shall not be liable for any failure by KOTAK bank to honor the transaction and for any technical issues because of which the transaction made by the Cardholder was not successful. KOTAK bank shall indemnify and hold OPPO and seller harmless against any claims by the Cardholder for unsuccessful completion of the transaction. Further, KOTAK bank shall solely be liable to the Cardholder for wrongful remittance of the amounts by it, without any reference to OPPO.

22. By participating in this Offer you agree to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (subject to change) of the Platform and the terms and conditions of the respective seller shall be applicable on the Cardholder.

23. The Cardholder shall indemnify and hold OPPO, KOTAK bank and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fees) that may be suffered by OPPO, KOTAK bank and/ or seller as a consequence of

(i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder;

(ii) violation of applicable laws by Cardholder; and

(iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.

24. All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time of the respective Offer.

25. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.

26. Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator to be appointed by KOTAK bank for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai for KOTAK bank and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against KOTAK bank.

27. All liability with respect to the products purchased lies with OPPO, KOTAK bank shall not be in any way responsible for the same.

28. This Offer is valid only in India. The minimum age of such a Cardholder shall be 18 years.

29. Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above Rs. 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.

30. This document is an electronic record in terms of Information Technology Act, 1000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 1000. This electronic record is generated by a computer system and does not require any physical or digital signatures

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HDFC BANK

Terms & Conditions:

- 10% Instant discount on HDFC Bank Credit Card EMI and Debit Card EMI upon purchase of Mobile Phone above Rs.10,000.
- Offer is not applicable on Debit Card Full Swipe Transactions.
- Offer valid from 11th May 2021 (00:00 hrs) to 17th May 2021 (23:59 hrs).
- Limiting the max amount to Rs.1500 for each customer.
- Applicable only on Mobile Phones
- Offer is applicable only on one transaction per Card.
- Offer is valid only on Transactions made by HDFC Bank Credit & Debit Cards.
- Offer is also applicable on EMI transactions with only HDFC Credit cards.

For more details visit:

https://www.hdfcbank.com/personal/borrow/popular-loans/easy-emi/easyemi-on-consumer-durables

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BAJAJ FINSERVE

TERMS AND CONDITIONS

By clicking the "Confirm/I Accept/Submit/Make Payment button these clickable Terms and Conditions ("Terms") and entering the one-time password sent by BFL ("OTP"), I am expressing my interest in availing loan from Bajaj Finance Limited ("BFL") for purchase of product from the website of the e-commerce partner ("https://www.OPPO.com/in/"), I hereby agree and acknowledge that I (i) am at least 18 years of age, (ii) can understand, read and write in the English language, (iii) have read, understood and agree to be bound by these Terms.

- I agree that my action of entering the OTP sent by BFL and clicking on the Confirmation Tab, constitutes a valid acceptance by me of the Terms contained herein and creates a binding and enforceable agreement between me and BFL
- I declare that all the particulars and information provided by me for availing this loan from BFL ("Loan") are true, correct, complete and up-to-date in all respects and that I have not withheld any information whatsoever from BFL as may be required for availing loan from BFL.
- I have an Existing Member Identification card ("EMI Card") issued by BFL, which enables purchase of products or availing services including but not limited to apparel, holiday/travel

packages, footwear, groceries, kitchen appliances and accessories from E-Tailer, on Loan from BFL.

- I have read and understood the Master Terms and Conditions applicable to loans for Consumer Durable, Digital, Life Style Products & EMI Cards available at: <u>//www.bajajfinserv.in/terms-and-conditions-ecomm.pdf</u> ("Master Terms"), as are in force now or from time to time and agree to comply with and be bound by the said Master Terms.
- I declare that all the documents required to be submitted for availing the Loan, shall be submitted by me to BFL in the form and manner as may be prescribed by BFL and the same shall be true, correct, complete and up-to-date in all respects.
- I understand that in case the information given by me is found incorrect or false, then the same shall affect this Loan and all my future loan applications to BFL.
- I understand that the Loan is being provided to me at BFL's sole discretion and internal policies and the same is subject to further revision at BFL's sole discretion. BFL shall not be liable in any manner whatsoever for such revision or cancellation of my Loan limit.
- I understand and undertake to keep my credentials including the login id and password/PIN/one-time password/EMI Card number issued by BFL and/or reset by me("Credentials"), as confidential and shall not share the same with any third party. Any use or misuse of the Credentials including the transactions carried out using the Credentials shall be my sole responsibility and BFL shall not be held responsible for any loss/damage incurred on account of such use, misuse and/or transactions.
- I understand and acknowledge that transmission of information through internet is not a secure means of sending information and the same may be subject to tampering and unauthorized access, fraudulently or mistakenly written, altered or sent, and not be received in whole or in part by the intended recipient and which may affect the availability and performance of this online facility provided by BFL. I shall not hold BFL liable for any loss/damage, whether direct or indirect, arising out of or resulting from such tampering and unauthorized access, frauds, mistakes, etc.
- I authorize BFL to exchange or share information and details relating to Loan to its group companies and other third-party agents/representatives as may be required or as it may deem fit for the purpose of facilitating this Loan and/or related offerings or other products/ services that I may apply for from time to time. I shall not hold BFL (or any of its group companies or its/their agents/representatives) liable for use/sharing of such information.
- I hereby expressly consent and authorise BFL/ its representatives/agents/ its business partners/its group companies/affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bitly/bots/emails/post etc
- I understand and agree that for concluding the Loan transaction for purchase of product/service from E-Tailer, Convenience fees as mentioned on this <u>//bit.ly/2JPbAMB</u> and as communicated to the Customer on his/her registered mobile number, with BFL, would be charged for each transaction and same would be added to my first equated monthly instalment for such Loan transaction.

- I understand that products that are bought using EMI card from the E-Tailer are subject to the specific product cancellation policy of the E-Tailer.
- I understand that partial cancellation of any purchase made using EMI Card within the cancellation period will result in the reduction of the tenure of the Loan availed, though the equated monthly instalment amount will remain the same.
- I understand that Loan availed through the EMI Card is available only on select products, sold by select sellers, through the E-Tailer. I understand, agree and accept that upon selecting the product for purchase and completing sale transaction using EMI Card option, I am submitting a valid Loan application to BFL governed by the Master Terms.
- I confirm having fully read and comprehended the available financial schemes for the purchase of product(s) including the total loan amount, the equated monthly instalment payable to BFL, the loan tenure etc.

Other Terms and Conditions for using BFL payment option on OPPO Estore

- I hereby fully and unconditionally release and completely discharge OPPO against any claims (howsoever arising) in respect of Loan transaction and other facility provided by BFL, and all such claims (if any) will lie only against BFL. Further, I agree and acknowledge that OPPO will not be liable or responsible for any claim on account of availability or non-availability of Loan on the Website.
- I understand that if an order using the EMI Card facility is cancelled, any refund to me or cancellation of Loan using the EMI Card will be undertaken by BFL. I hereby agree and acknowledge that OPPO has no role in this regard and that OPPO will not be liable or responsible for any claim on this account.

Disclaimer: Pricing on any product(s) as is reflected on the Website may, due to some technical issue, typographical error or product information published by seller, be reflected incorrectly and in such an event the Seller may cancel your order(s).

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