

Complimentary BrainGym Jr Subscription

Terms & Conditions for Complimentary BrainGym Jr Subscription with Bhavishya Savings Account

1. This offer is applicable only for customers who open a new Bhavishya Savings Account or renew existing Bhavishya Savings Account with Fino Payments Bank (FPB).
2. The collaboration between FPB and BrainGym Jr will provide an extra edge to Bhavishya Account holder as the kids are offered with smart and enhanced learning programs on the platform
3. **FREE BrainGym Jr Subscription** will be provided along with **Fino Bhavishya Account** as mentioned below:
 - **For New to Bank(NTB) Customers** – We will provide **3 months FREE Subscription worth INR 499/-**
 - **For Existing(ETB) Customers** – We will provide **1 month(30 days) FREE Subscription worth INR 199/-**
4. The Customers shall be bound by the terms and conditions stipulated by BrainGym Jr in this regard.
5. This offer is applicable only to customers who have registered their mobile number with the FPB while opening Bhavishya Savings Account.
6. Promo Code to redeem the offer of complimentary 'One Month / Three months BrainGym Jr' subscription for one time will be sent to customer's registered mobile number as per Bank's record within 45 days from date of account activation/renewal.
7. Customer's whose account opening request is rejected due to non-fulfilment of KYC requirement as per Bank's Policy, shall not be eligible for the offer.
8. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected in respect of the terms and conditions of BrainGym Jr.
9. FPB holds out no warranty or makes no representation about the offers offered by BrainGym Jr. Any dispute or claim regarding the offer(s) by Bhavishya Savings account holders must be resolved with BrainGym Jr directly without any reference to FPB.
10. FPB shall not be liable for any loss or damage that may be suffered, or for any nature whatsoever that may be suffered as a result of the offer.
11. FPB reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever.
12. By participating in the Offer, applicable customers are deemed to have read, understood and accepted these Terms and Conditions.

Steps to redeem the Offer:

1. Eligible customer will receive SMS from Fino Payments Bank on their registered mobile number.
2. SMS received to customer will consist of the promotion code and will be part of the SMS text in form of embedded tiny URL.

3. Customer needs to click on the bitly link and will be further re-directed to the offer redemption page.
 - a. Fill in your details such as name, email Id, phone number and child name.
 - b. In the 'Discount' box enter the coupon code given in the SMS and click apply.
 - c. Select the Starter Pack/ Booster Pack option that shows cost as 0 and submit, account will be instantly activated (no payment details will be collected).
4. Offer can only be claimed if the customer registers with BrainGym Jr.
5. If customer is an existing BrainGym Jr customer, the existing subscription get extended by the additional free months on their existing membership, based on the coupon code.
6. If the customer is a new BrainGym Jr customer, it will prompt them to create a BrainGym Jr account and then proceed with redemption process.
7. Upon confirmation of billing address, the customer's BrainGym Jr journey is activated for the specific months and they can enjoy all the benefits from then.

Note:

- The Application does not capture any Bank details of the Customer and there is **NO Auto Renewal** feature.
- Customers without any email id can register using dummy email id, i.e., mobilenumber@email.com. For example, a customer has his registered Fino Bhavishya mobile number as 943*****, then the customer can provide the dummy email Id as 943*****@email.com
- iOS users can sign up on Web using the customized link provided on the SMS or on Android application to avail the free subscription. Once availed they can use the email id and password to login on the BrainGym Jr iOS Application.
- In case the user forgets his/her password, they can retrieve it through their registered email ID.
- In case the user has entered a **dummy email ID**, user can request for a password change on WhatsApp to BrainGym Jr's customer care on **9321539400**.

About BrainGym Jr:

- **BrainGym Jr** is a platform which promotes Brain Development offering Brain Exercises to Kids.
- Children from all forms learn Maths, English and Real World skills while listening to stories, playing interesting games and puzzles available on the platform.
- **BrainGym Jr** is available for both Android and iOS users, respectively.
- The application has NO Age restrictions, enabling children from all age groups to **Play, Solve, Learn and Win** – All at the same time.
- **BrainGym Jr** is an online application which makes it accessible from any location.