

Campaign Terms and Conditions for minors attaining majority - Bhavishya Savings Account (BSA) customers

1. The campaign starts on 1st April 2023 and ends on 30th April 2023.
2. The campaign from Fino Payments Bank (FPB) is for the potential and existing BSA customers of FPB to upgrade their savings account and subject to these terms and conditions.
3. The BSA customers (minors) who have attained majority, need to complete their re-KYC to
 - a. Get their accounts updated to Shubh Savings Account.
 - b. Get BrainGym Jr free subscription for 30 days, worth Rs.199.Hurry, offer available for a limited time!
4. This offer is applicable only for select set of customers who are informed through SMS and WhatsApp.
5. All eligible customers who fulfill the campaign criteria will receive the free subscription code within 30 days of the campaign end date.
6. **How to complete the re-KYC?**

The BSA customers need to visit their nearest merchant point along with their Aadhaar card to complete their re-KYC and then receive the campaign offers via SMS.
7. FPB reserves the right to modify, cancel, extend or discontinue the offer and/or these terms and conditions or any part thereof at any time without any prior notification and FPB is not responsible for any third party products, goods, services and offers.
8. Staff and/or relatives of employees of FPB will not be eligible for any offers run by FPB unless specified.
9. By participating in the Offer, applicable customers are deemed to have read, understood and accepted these Terms and Conditions.
10. All issues pertaining to this offer to be raised within 30 days from the last day of the offer fulfillment. If any dispute or complaint or query raised after 30 days of campaign end date will not be entertained.
11. FPB reserves the right to disqualify any customer from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer.
12. 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.
13. 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.
14. 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.

Steps to redeem the Offer:

1. Eligible customer will receive SMS from FPB 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 bitly link.

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 BrainGym Jr 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., mobilenummer@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 signup 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.