

Fino Reward Points: Terms & Conditions

Offers for earning Fino Reward Points are;

- **Sign Up to FinoPay mobile application**

What is the offer?

- Customer who registered on FinoPay App will receive 10 Fino Reward Points.
- Applicable only successful first-time registration on FinoPay App.

How many times this offer can be availed?

- This offer can be availed only once per user if eligible criteria are met.
- Offer valid from 1st April to 30th April 2024 (Both dates included)

- **Digital Savings/Womens account opening**

What is the offer?

- Every customer who opens Digital savings/womens account through FinoPay mobile application will receive 50 Fino Reward Points.
- Applicable on successful Digital savings/womens account opening only.

How many times this offer can be availed?

- This offer can be availed only once per user if eligible criteria are met.
- Offer valid from 1st April to 30th April 2024 (Both dates included)

- **Digital Savings/Womens account funding**

What is the offer?

- Every customer who opens Digital savings/womens account through FinoPay mobile application and fund their account will receive 50 Fino Reward Points.
- Applicable on successful Initial funding of Rs 450 (for savings account) & Rs 899 (for womens account) through FinoPay app.

How many times this offer can be availed?

- This offer can be availed only once per user if eligible criteria are met.
- Offer valid from 1st April to 30th April 2024 (Both dates included)

- **VKYC**

What is the offer?

- Every customer who opens Digital savings/womens account through FinoPay mobile app and completes Video KYC will receive 50 Fino Reward Points.
- Applicable on completing Video KYC for Digital savings/womens account through FinoPay app.

How many times this offer can be availed?

- This offer can be availed only once per user if eligible criteria are met.
- Offer valid from 1st April to 30th April 2024 (Both dates included)

▪ **UPI Payments**

What is the offer?

- Customers who perform UPI send money transactions through the FinoPay mobile application will be eligible to receive Fino Reward Points.
- Under this offer, customers can earn 10% of the transaction amount, capped at 50 Fino Reward Points per transaction.

Example 1: if a customer performs a Rs 500 UPI transaction, they will receive 50 Fino Reward Points.

Example 2: if a customer performs a Rs 600 UPI transaction, they will receive 50 Fino Reward Points.

- A minimum UPI transaction amount of Rs 50 is required to avail of this offer.
- This offer is applicable only for successful transactions for Scan & Pay, Pay to Bank Account, Pay to Contact, and Pay to UPI ID.

How many times this offer can be availed?

- This offer can be avail once in a month
- Offer valid from 7th April to 30th April 2024 (Both dates included)
- This offer is exclusively available for selected customers only.

▪ **Mobile Recharge**

What is the offer?

- Customers who perform mobile recharge through the FinoPay mobile application will be eligible to receive Fino Reward Points.
- Under this offer, customers can earn 10% of the transaction amount, capped at 50 Fino Reward Points per transaction.
Example 1: if a customer performs mobile recharge of Rs 300, they will receive 30 Fino Reward Points.
Example 2: if a customer performs mobile recharge of Rs 600, they will receive 50 Fino Reward Points.
- Minimum Mobile recharge amount of Rs 100 is required to avail of this offer.

How many times this offer can be availed?

- This offer can be avail once in a month per user.
- Offer valid from 7th April to 30th April 2024 (Both dates included)
- This offer is exclusively available for selected customers only.

▪ **Fastag Recharge**

What is the offer?

- Customers who perform fastag recharge through the FinoPay mobile application will be eligible to receive Fino Reward Points.
- Under this offer, customers can earn 10% of the transaction amount, capped at 50 Fino Reward Points per transaction.
Example 1: if a customer performs Fastag recharge of Rs 300, they will receive 30 Fino Reward Points.
Example 2: if a customer performs Fastag recharge of Rs 600, they will receive 50 Fino Reward Points.
- A minimum Fastag recharge amount of Rs 100 is required to avail of this offer.

How many times this offer can be availed?

- This offer can be avail once in a month per user.
- Offer valid from 7th April to 30th April 2024 (Both dates included)
- This offer is exclusively available for selected customers only.

▪ **Electricity Bill Payment**

What is the offer?

- Customers who perform Electricity bill payment through the FinoPay mobile application will be eligible to receive Fino Reward Points.
- Under this offer, customers can earn 10% of the transaction amount, capped at 50 Fino Reward Points per transaction.

Example 1: if a customer performs Electricity bill payment of Rs 300, they will receive 30 Fino Reward Points.

Example 2: if a customer performs Electricity bill payment of Rs 600, they will receive 50 Fino Reward Points.

- A minimum Electricity bill payment amount of Rs 100 is required to avail of this offer.

How many times this offer can be availed?

- This offer can be avail once in a month per user.
- Offer valid from 7th April to 30th April 2024 (Both dates included)
- This offer is exclusively available for selected customers only.

- Fino rewards points are exclusively earned by the customer when transactions are made through the FinoPay Android Application.
- Customers can earn a maximum of up to 50 Fino Reward Points per transaction.
- Customers can earn a maximum of up to 500 Fino Reward Points across all active campaigns in a month.
- There is no expiry for Fino Reward points.
- Fino Reward Points are non-transferable and can only be redeemed by the account holder who earned them.
- Fino Payments Bank reserves the right at any time, to make changes to these Terms & Conditions without prior notification. This includes the ability to add, modify, or entirely replace any or all of the above-mentioned terms with a different offer, whether resembling the current one or not, or to completely withdraw the offer at any given time.