

## Fino 50 Cashback: Terms & Conditions

- **What is the offer?**
  - Every customer who registers using the link below will receive a maximum cashback ₹50, when they make their payment through UPI using FinoPay App.
  - Customer needs to download and register by clicking on this link:  
<https://play.google.com/store/apps/details?id=com.finopaymentbank.mobile>
- **What is the eligibility criteria?**
  - User must do their payment using UPI through FinoPay App.
  - Cashback will be provided for only First Top 20 customer's on one UPI transaction whose minimum transaction value must be equal to or more than ₹50/-
- **What is the validity of this offer?**
  - From 22<sup>nd</sup> July to 31<sup>st</sup> July 2024.
- **How many times this offer can be availed?**
  - This offer can be availed only once per user if eligible criteria are met.
- **When will the user get Cashback?**
  - Cashback will be credited on the eligible user's Fino account by 10<sup>th</sup> August 2024 if eligible criteria are met.
  - Bank reserves the right to change the T&C anytime

## Offers for earning Fino Reward Points are:

- **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 up from 22<sup>nd</sup> July 2024 (02:00 PM) to 31<sup>st</sup> July 2024 (11:59 PM)
- 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 up from 22<sup>nd</sup> July 2024 (02:00 PM) to 31<sup>st</sup> July 2024 (11:59 PM)
- 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.