

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.
- Customer who will receive promotional campaign message from bank will receive 200 Fino Reward Points. This offer is exclusively available for selected customers 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 up to 31st August 2024

▪ 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 up to 31st August 2024

▪ 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 Womens account and Digital savings 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 up to 31st August 2024

▪ 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 up to 31st August 2024

▪ **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 to 31st August 2024
- 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 to 31st August 2024
- 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.