

## Feature - Refer A Friend Campaign - Refer and Win

### Terms and Conditions

These terms and conditions applies to the campaign “Refer and Win” under CSB Mobile+ “Refer a Friend” feature. By referring a friend, acting on a referral, using the Feature, or otherwise participating in the campaign, the referring customer and/or referred friend agree to be bound by these terms and conditions.

In this document, all references to the user in the masculine gender shall be deemed to include the feminine gender and vice versa.

#### 1. Definitions:

- a) “CSB Mobile+” refers to the brand name of the mobile banking application facilitated by The Catholic Syrian Bank Ltd.
  - b) “CSB” The Catholic Syrian Bank Ltd.
  - c) “App/ Application” refers to an application, as downloaded by a user to a mobile device.
  - d) “Bank” means The Catholic Syrian Bank Ltd., a Banking Company having its registered office at “CSB Bhavan”, Post Box. No. 502, St. Mary’s College Road, Thrissur – 680 020, Kerala, India including any branch office, thereof.
  - e) “Mobile Banking” is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device viz. smartphone/tablet.
  - f) “Terms and Conditions” refers to the terms and conditions for use of Mobile Banking as detailed in this document.
  - g) “User” refers to the person(s) authorized to use Mobile Banking Services by the bank, on the request of its customer
  - h) “Refer a Friend” is a feature in CSB Mobile+
  - i) “Referrer” or “Sender” is a person who is an existing user of CSB Mobile+ app and refers the app using the unique promo code inside CSB Mobile Banking App to other customers within the campaign period
  - j) “Promo Code” is the unique static code allotted to each Referrer
  - k) “Referee” or “Receiver” is the person who registers for CSB Mobile Banking App within the campaign period and to whom the Referrer has shared the unique promo code within the same period by entering the Referee’s registered mobile number linked to the respective CSB bank account.
  - l) The Referee should be having an active CASA account with CSB
  - m) “Campaign” is the “Refer and Win” activity
  - n) “Campaign Period” is valid until 31.03.2019
  - o) Any new account opened after campaign will not be eligible for “Refer and Win” campaign
  - p) “CASA” Current Account and Savings Account
  - q) “Incentive” is a kind of cash reward given to the Referrer and Referee on fulfilling the campaign conditions
  - r) “Condition” is the set of criteria put forth for being eligible for participating in the campaign and further earning the incentive.
2. Only CASA customers who comply with all conditions can participate in the “Refer and Win” campaign.
  3. Any type of dormant account is out of the scope of “Refer and Win” campaign
  4. The customer who refers is called “Referrer” and the referred customer is called as “Referee”.
  5. The Referrer will be given a one-time static Promo Code inside the mobile app and which he can shared with any number of customers having an existing savings/current account registered with a valid mobile number.

6. While referring, the Referrer is required to enter the registered mobile number of the customer to whom he wants to share the promo code. This registered number should be linked to any active CASA account of the referee.
7. Referrer - While sharing, the promo code along with campaign text and link for terms and conditions can be passed onto the Referee through any available sharing option present in the Referrer's device.
8. Only existing savings/current account customers who are first time or new users of CSB Mobile+ or Mobile Banking facility can be designated as a qualified "Referee" and can use/consume the Promo Code.
9. While first time log in, the Referee can enter the promo code or he can later use the promo code slot present in the Hamburger Menu in his dashboard to enter the promo code
10. The Referee can receive multiple promo codes from different Referrers but he can enter only one valid promo code pertaining to the campaign.
11. Two conditions have to be fulfilled by the Referee for being qualified for the incentive– (i) to enter a valid promo code received by the Referrer; (ii) to do a minimum number of any 1 financial transaction of an amount of Rs.100/- or more; (iii) the Referee should be first time user of CSB Mobile+ App and CSB Mobile Banking;(iv) app should be active in the handset/device of Referrer and Referee till the time the incentive is disbursed respectively.
12. The Referee may enter the promo code first and later do the transactions or vice versa but at any point of time, the Referee will be eligible for the incentive only when he fulfils the condition mentioned in Point No. 12
13. On successful completion of all the conditions, the Referrer and Referee will be entitled to receive a cash incentive of Rs.50/- and Rs.25/- respectively.
14. There will be a limiting cap of Rs.250/- per week on the earned incentive after satisfying the required conditions for both Referrer and Referee.
15. The incentive shall be at the sole discretion of the bank and shall be credited to the respective CSB accounts of both Referrer and Referee at a stipulated time as decided.
16. The promo code cannot be used twice by same Referee.
17. If the Referee does not enter the promo code while first time login to the app, it will stay in the promo code slot in Hamburger Menu until he has entered the promo code. Once he enters the promo code, the promo code slot will be disabled from the Referee dashboard.
18. In the event of a dispute, the decision of the Bank shall be final and binding on the Referrer and the Referee.
19. The Referrer understands that the Bank may contact the person/s referred to offer its range of banking products and services. At the time of making a referral under the campaign, the Referrer will ensure that the consent, to refer and share his/her/their contact details to the Bank, has been obtained from the person so referred for the purpose of availing the Bank's products and services.
20. The Referrer agrees and undertakes that he/she shall be responsible to the Bank for any losses or claims that may be occasioned upon the Bank, in the event that such declaration is found to be false or incorrect.
21. The Referrer undertakes that he/she shall not refer person/s who are not known to him/her.
22. The Referrer understands and agrees that the Bank might contact the Referrer/Referee for any communication with regard to the Campaign.
23. The Bank reserves the right, at any time, with notice to add / alter / modify / change or vary or to replace, wholly or in part, any of the terms and conditions of this campaign without prior notice and the same shall be binding on the Referrer and Referee at all times.
24. The Referrer will not be eligible for incentive if it is found that he/she has referred himself/herself under this Campaign.
25. Further, the Bank reserves the right to reject any claim in the event of irregularity, discrepancy, or dispute and that its decision shall be final, conclusive and binding.
26. All incentives are subject to the completeness and authenticity of information provided.

27. No artificial splicing of amounts is allowed. In case it is discovered that a Referrer is indulging in any such practice, the Bank reserves the right to withhold the incentive and bar the Referrer from the Campaign.
28. In case it is discovered at a later stage that the Referrer or Referee has violated any of these terms and conditions or in case it is discovered that the Referrer or Referee has engaged in an illegal, wrongful act under the local laws, regulations, for generating successful disbursal, then the Bank shall be at liberty to initiate such action as it may deem fit.
29. By participating in this campaign, the Referrer represents that he/she is authorized and competent to engage in referring person/s to the Bank for availing Bank's products and services.
30. Customers participating in this campaign shall be deemed to have read, understood and accepted these terms and conditions.
31. Contact Number and Email ID of the Referrer should be different from the Customer using the Refer Code to place order.
32. The Catholic Syrian Bank Ltd. reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel this Offer with or without any reason.
33. Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on The Catholic Syrian Bank Ltd. to continue the offer up to, on or after the time the Offer Period ends.
34. The Catholic Syrian Bank Ltd. shall not be, in anyway, responsible if a promo code has been misused.
35. Disclaimer: The Bank, when acting in good faith, shall be absolved of any liability in case:
  - The bank is unable to receive or execute any of the requests from the customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality due to reasons beyond the control of the bank
  - There is any kind of loss, direct or indirect, incurred by the customer or any other person due to any failure or lapse in the facility which are beyond the control of the bank.
  - There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the bank which may include technology failure, mechanical breakdown, power disruption, etc.
  - There is any lapse or failure on the part of the service providers or any third party affecting the said facility and that the bank makes no warranty as to the quality of the service provided by any such service provider. The bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the customer and the network of any service provider and the bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the customer, the bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the facility.
  - The Bank will not be responsible if bank's mobile banking application is not compatible with/ does not work on the mobile handset of the customer.