

## Feature - Refer A Friend Refer and Win 2.0

### Terms & Conditions

These terms and conditions apply 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 CSB Bank Limited.
  - b) "CSB" refers to CSB Bank Limited.
  - c) "App/ Application" refers to an application, as downloaded by a user to a mobile device.
  - d) "Bank" means CSB Bank Limited., 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/non-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 reference code inside CSB Mobile Banking App to other eligible customers within the campaign period.
  - j) "Reference code" is the unique static code allotted to each Referrer inside the CSB Mobile+ App
  - k) "Referee" or "Receiver" is the person who gets activated on CSB Mobile Banking App within the requisite campaign period and to whom the Referrer has shared the unique reference code within the requisite period.
  - l) The Referee should be having an active CASA account with CSB
  - m) "Campaign" is the "Refer and Win 2.0" program
  - n) Any account activated onto CSB Mobile Banking App before or after campaign will not be eligible for "Refer and Win" campaign
  - o) "CASA" Current Account and Savings Account
  - p) "Gift Voucher (GV)" is a kind of cash reward given to the Referrer on fulfilling the campaign conditions.
  - q) "Condition" is the set of criteria put forth for being eligible for participating in the campaign and further earning the Gift Voucher (GV).
  - r) Active CA/SA but Inactive on Mobile Banking App is defined as an account which has never logged into CSB Mobile+ App
2. Only CASA accounts which 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. Campaign Period is subjected to bank's discretion. For details refer - [www.csb.co.in/Refer-&-Win](http://www.csb.co.in/Refer-&-Win)
  5. The customer who refers is called "Referrer" and the referred customer is called as "Referee".
  6. The Referrer will be given a Reference code inside the mobile app which he can share with any number of customers having an existing savings/current account registered with a valid mobile number.
  7. While referring, the Referrer is required to enter the registered mobile number of the customer to whom he wants to share the reference code. This registered number should be linked to any active & valid CASA account of the referee.
  8. Referrer - While sharing, the reference code along with campaign text and link for terms and conditions can be passed onto the Referee through any available message sharing application present in the Referrer's device.
  9. Only existing & active 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"
  10. While first time log in, the Referee can enter the reference code, or he can later use the reference code slot present in the Hamburger Menu in his dashboard to enter the reference code but complying with point no.11 of this document
  11. The Referee can receive multiple reference codes from different Referrers, but he can enter only one valid reference code pertaining to the campaign.

12. Mentioned conditions have to be fulfilled by the Referrer for being qualified for the Gift Voucher (GV) –
  - (i) Referee to enter a valid reference code received from the Referrer.
  - (ii) Referee to do a minimum number of 1 financial transaction through App of an amount of Rs.100/- or more.
  - (iii) Referee should be first time user of CSB Mobile+ App/CSB Mobile Banking.
  - (iv) App should be active in the handset/device of Referrer and Referee till the time the Gift Voucher (GV) is disbursed respectively.
13. On successful registration and login to CSB Mobile Banking App and further entry of reference code, if the new user does a minimum number of **1 financial transaction** of an amount of **100/- or above** each, then the Referrer (one who refers) stands a chance to win a Gift Voucher.
14. Referrer (Employee/Customer) may be Eligible for GV after each set of 5 Successful Activations (Minimum) For e.g.
  - Customer A Refers & Activate 1- 4 New Users = NIL GV
  - Customer A Refers & Activates the 5<sup>th</sup> User = Eligible to get a total GV of Rs.250/-
15. Referee is not eligible for any reward.
16. The entire process of Sharing of Reference Code by Referrer AND Applying of Reference Code & Successful Conduct of a Financial Transaction of Min Rs.100/- by Referee respectively, should be completed in the same monthly cycle within the campaign period.
17. Each Monthly Cycle is defined as a period between one month from start of campaign and thereafter till campaign closure date. Total activation counts for a Referrer will be reset at end of every monthly cycle of campaign period and cannot be carried over to next monthly cycle.
18. GV 250/- to be given only to a Referrer for a completed set of 5 Successful Activations.
19. Any Incomplete Set will not be Eligible for any GV.
20. GV to be given at bank's discretion & timelines.
21. There will be a limiting cap of Rs.1000/- per month on the earned Gift Voucher (GV) after satisfying the required conditions for Referrer.
22. The Gift Voucher (GV) shall be at the sole discretion of the bank and shall be credited to the respective CSB accounts of Referrer at a stipulated time as decided.
23. The reference code cannot be used twice by same Referee.
24. If the Referee does not enter the reference code during first time login to the app, an empty field will stay in the reference code slot in Hamburger Menu until he has entered the reference code. Once he enters the reference code, the reference code slot will be disabled from the Referee dashboard.
25. In the event of a dispute, the decision of the Bank shall be final and binding on the Referrer and the Referee.
26. 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.
27. 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.
28. The Referrer undertakes that he/she shall not refer person/s who are not known to him/her.
29. The Referrer understands and agrees that the Bank might contact the Referrer/Referee for any communication regarding the Campaign.
30. 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.
31. The Referrer will not be eligible for Gift Voucher (GV) if it is found that he/she has referred himself/herself under this Campaign.
32. 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.
33. All Gift Voucher (GV)s are subject to the completeness and authenticity of information provided. 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 Gift Voucher (GV) and bar the Referrer from the Campaign.
34. 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.

35. 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.
36. Customers participating in this campaign shall be deemed to have read, understood, and accepted these terms and conditions.
37. Contact Number and Email ID of the Referrer should be different from that of the Referee using the Reference Code.
38. CSB Bank Limited 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.
39. Nothing contained in these terms and conditions, nor the running of this Offer to which they apply, shall be construed as an obligation on CSB Bank Limited to continue the offer up to, on or after the time the Offer Period ends.
40. CSB Bank Limited shall not be, in anyway, responsible if a reference code has been misused.
41. 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.

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