

**Offer:** Apollo Circles Membership ("Membership") shall be offered to the customers subject to the fulfilment of eligibility criteria, as per the terms and conditions herein and such other terms as may be specified by Jana Small Finance Bank Limited (the "Bank") in this regard ("Offer")

**Eligibility Criteria to Avail the Offer:** Maintain the Average Monthly Balance (AMB) of ₹ 25,000/- (or) Total Relationship Value (TRV) of ₹ 5,00,000/- as stipulated by the Bank for any 1 month from the second month of account opening.

**Membership Benefits:**

- Access to Emergency Doctor on Call 24|7  
Complimentary access to Apollo Doctors, at any time of the day
- Extra 5% Cashback  
Save every time you order medicines and healthcare essentials on top of discount (10%/15%) based on MOV
- Unlimited Free Delivery\*  
Get all your orders delivered within 2 hours\* at no extra charges
- Up to Rs.150 off on consultations  
Consult expert doctors from an array of specialties
- Flat 7% cashback on Lab Tests  
Free doorstep sample collection in 30 minutes with same-day reports\*

**Steps to redeem:**

- Open Apollo 24|7 app
- Go to Profile section by clicking on the top right corner
- Click on Circle and Corporate Memberships
- Select Circles plan & click on BUY Now
- Click on "Join Circle" at the bottom of the screen
- Go to "Apply Coupon" and enter the coupon code received to avail 100% discount
- Click on proceed and complete the payment

**Terms and Conditions:**

- The Membership is in collaboration with Apollo and the Bank does not guarantee or make any representation about the usefulness, worthiness and/or character of the services provided by Apollo hereunder. Any dispute or claim regarding the services must be resolved with Apollo only without any reference to the Bank.
- Services offered under the Membership are subject to availability from Apollo and in no circumstances the Bank shall be liable for non-availability of any of the products/services.
- The Bank holds the exclusive right at its sole discretion to refuse or deny the Offer to any customer.
- The Bank reserves the right to modify / change all or any of the terms applicable to this Offer.
- The Bank is free to share the coupon code to customer to avail the voucher through any mode of communication such as SMS, Email and WhatsApp subject to Bank's discretion.
- The Bank also reserves the right to modify, withdraw or discontinue the Offer without assigning any reasons whatsoever and without any prior intimation. Neither anything contained in these terms and conditions, nor shall the existence of this Offer be construed as an obligation upon the Bank to extend the Offer or any similar offers up to the termination/expiry date or to a particular customer.
- The Offer may not be clubbed with any other privileges/offer that may be made available to the Bank or its customers. The Offer is non-transferable, non-binding and non-encashable.
- By availing the Membership, the Customer agrees to be bound by the terms and conditions contained herein and those specified Apollo, including terms pertaining to Apollo hosted in their website.

- Customer is responsible for redeeming the offer within the validity period.
- The Bank reserves the right to disqualify the concerned Customers from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by using the banking facility.
- The Bank shall not be held liable for any delay or loss that may be caused in delivery of the services pursuant to the Offer.
- Under no circumstance will the benefits of the offer being offered under this program be settled in cash.
- All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Bengaluru. However, the Bank reserves the right to approach any other court or tribunal of competent jurisdiction.