

## INDEPENDENCE DAY FORTNIGHT CAMPAIGN

### Terms & Conditions

1. JANA SMALL FINANCE BANK is launching a campaign for all the potential and existing individual and proprietorship customers.
2. Customers below the age of 65 years are only eligible for the Campaign.
3. Potential and existing customers will be communicated through social media, e-mail, SMS and / or Call.
4. Campaign starts on 5th August, 2020 and ends on 18th August, 2020 with both days inclusive.
5. Eligibility Criteria:
  - 5.1. **For Fixed Deposit:**

All the potential new and existing individual and proprietorship customer who open a new Fixed Deposit of minimum ₹2,50,000 for a tenure of 364 days and above.
  - 5.2. **For DIGIGEN Plus Savings Account:**

All DIGIGEN Plus customers should increase their balance by ₹25,000 and maintain the increased balance in the account for 364 days. (In case the threshold is being breached, the customer must get the DIGIGEN Plus account converted to Regular Savings Account)
6. The fixed deposit has to be kept for a minimum tenure of 364 days.
7. The increased balance in the DIGIGEN Plus Account has to be kept for a minimum tenure of 364 days.
8. All DIGIGEN Plus customers who opt to participate in this campaign will have to maintain an Average Monthly Balance of ₹25,000. Post opting for the Campaign, non-maintenance charges will be applicable as below:

**Non-maintenance charges for Average Monthly Balance:**  
If balance maintained is  $\geq 50\%$  of the requirement - ₹125  
If balance maintained is  $< 50\%$  of the requirement - ₹250
9. 9.1. DIGIGEN Plus Customers fulfilling the eligibility criteria and opt to participate in the Campaign, would receive COVID-19 Insurance Coverage of ₹25,000.  
  
9.2. Customers (Other than DIGIGEN Plus customers) fulfilling the eligibility criteria would receive COVID-19 Insurance Coverage of ₹25,000.
10. The customer will receive the insurance policy from the insurance provider through the e-mail registered with the bank.
11. It is the responsibility of the customers to get the correct e-mail ID registered with the bank.
12. In case of joint account holders, COVID-19 Insurance Coverage will be given only to the Primary Holder of the account.
13. The Fixed Deposit amount has to be booked for a minimum tenure of 364 days with the Bank. (Penalty as per the bank's deposit policy will be levied for any premature closure)
14. In case of premature withdrawal of the FD, the policy will be withdrawn.
15. Names of eligible customers will be announced after 25<sup>th</sup> August, 2020. Insurance policy will be issued on 27<sup>th</sup> August, 2020.
16. The Campaign is launched only for retail Fixed Deposits.

17. Customers who have received an Amazon pay Gift Card for “DIGIGEN- Smart Banking” Campaign and received a COVID-19 policy for “Father’s Week” Campaign are not eligible for the “Independence Day Fortnight” Campaign
18. The total relationship value of the customer has to increase by
  - 18.1. Rs.2.5 lakhs for customers booking a Fixed Deposit,
  - 18.2. Rs.25,000/- for DIGIGEN Plus customers who are increasing their balance and maintain the balance for 364 days.
19. JANA SMALL FINANCE BANK reserves the right to modify, cancel, extend or discontinue the campaign and/or these terms and conditions or any part thereof at any time without prior notification and JANA SMALL FINANCE BANK is not responsible for any third party products, goods, services and / or offers.
20. Staff of JANA SMALL FINANCE BANK will not be eligible to be part of any contest or promotional campaigns by JANA SMALL FINANCE BANK.
21. For family members of the JANA SMALL FINANCE BANK, the family TRV has to increase by
  - 21.1. 2.5 lakhs for customers booking a Fixed Deposit,
  - 21.2. 25,000/- for DIGIGEN Plus customers who are increasing their balance and maintain the balance for 364 days.
22. All issues pertaining to this Campaign to be raised within 60 days from the announcement of the eligible Customer’s name. If any dispute or complaint or query is raised after 60 days then the same will not be entertained.
23. All disputes arising out of, or in connection with this campaign would be subject to the exclusive jurisdiction of the Courts of Bengaluru alone.
24. Intra bank transfer will not be eligible for offer (JANA SMALL FINANCE BANK to JANA SMALL FINANCE BANK).
25. For more detailed Terms and Conditions for Fixed Deposits, please visit:  
<https://www.janabank.com/deposits/regular-fixed-deposit/>
26. For more detailed Terms and Conditions for DIGIGEN Account, please visit:  
<https://www.janabank.com/images/PDF/Terms-and-Conditions-for-DIGIGEN-Account.pdf>
27. Insurance cover is subject to Insurance Service Provider insurance terms and conditions and customer by accepting the campaign, agree to abide by the insurance terms. For COVID-19 Insurance policy Terms and Conditions, please visit: [https://www.janabank.com/images/PDF/Jana\\_COVID19Insurance.pdf](https://www.janabank.com/images/PDF/Jana_COVID19Insurance.pdf)
28. This Campaign is voluntary and by participating in the campaign, you are deemed to have read, understood and accepted these Terms and Conditions.