

The Customers shall be given Reward Points for account based and debit card based activities subject to the terms and conditions specified herein-below or as may be modified by Jana Small Finance Bank Limited (the "Bank") in its sole discretion from time to time. The Reward Points shall be given in the following manner:

| Sr.No   | Activity   | Reward Points   |  |   |
|---|--|---|--|---|
|   |  | Platinum<br>(1 point = 0.10 Rs)   | Select<br>(1 point = 0.10 Rs)  | Remarks                                 |
| <b>Debit Card Spend at POS/Ecomm</b>                  |  |   |  |   |
| 1   | Availing the Debit Card and set Green Pin/Pin  | 200   | 500  |   |
| 2   | First Time Activation<br>(Min Rs. 2000/- Ecom/POS)   | 400   | 1000   |   |
| 3   | For ECOM/POS Transactions >2,000   | 0.5% of total value of transaction, Max 500 RP per transaction. Max 2000 RP in a month. | 1% of total value of transaction, Max 1000 RP per transaction. Max 3000 RP in a month. |   |
| 4   | If aggregate spend at POS/Ecomm is >3 lakhs in 6 months  | 1000  | 2,000  |   |
| 5   | If aggregate spend at POS/Ecomm is >5 lakhs in year  | AMC Waived off for Next year  | AMC Waived off for Next year   |   |
| <b>Account Based Activity<br/>(1 point = 0.10 Rs)</b> |  | <b>Classic</b>  | <b>Premier</b>   | <b>Exclusive</b>                        |
| 6   | Joining Rewards provided AMB is maintained in M+2  | -   | 2000   | Refer Exclusive Benefits on the website |
| 7   | MB/IB Registration + Beneficiary Addition + Fund Transfer of Min 2500                                  | 200   | 600  | 1000                                    |
| 8   | Standing Instruction Set up through IB/MB (min 10,000) (Max 3)   | 200   | 600  | 1000                                    |
| 9   | Bill Payment (min value 1000 INR) (Max 3)  | 200   | 600  | 1000                                    |
| 10  | SIP/ELSS MF payment (min 5,000) (Max 3)  | 200   | 200  | 400                                     |
| 11  | MF payment (Lumpsum – ₹ 5L per investment)   | 200   | 800  | 1200                                    |
| 12  | Select SRs raised through MB/IB (capped at 500 RP per month)<br>- Cheque Book Request<br>- Form 15 G/H | 100   | 100  | 100                                     |
| 13  | Max Reward points in a year  | 25,000  | 75,000   | 2,50,000                                |

**Terms and Conditions:**

1. The aforementioned Reward Points are given by the Bank in its sole discretion. The Bank reserves the right to modify/discontinue/withdraw the Reward Points program without assigning any reasons or without any prior intimation whatsoever.
2. Each Reward Point earned is worth ₹ 0.10/-. Please note that the Reward Points are non-transferable, non-binding and non-encashable.
3. The Bank at its sole discretion, without any prior notice, can change the worth of the reward points (i.e. conversion ratio of reward points vs Rs)
4. If the Customer ceases to be a Customer at any time, the Reward Points and all the benefits thereunder shall lapse and shall not be available to Customer.
5. The Bank reserves the right to disqualify the concerned Customers from the Reward Points program if any fraudulent activity is identified as being carried out using the banking facilities.
6. The Bank holds out no warranty or makes no representation regarding the credit or subsequent usage of Reward Points given to the Customers. The Bank shall not be held liable or responsible for any representation, warranty, claims or disputes arising out of the said Reward Points program.
7. The Bank shall not be held liable for any failure or delay in crediting the Reward Points or any subsequent withdrawal thereof.
8. The Bank shall not be liable in any manner whatsoever for any loss/damage/claim that may arise out of use or otherwise of any Reward Points credited to the Customers.
9. The Reward Points program is subject to Indian laws and such other regulatory guidelines/instruction as may be issued by regulatory and statutory bodies including the Reserve Bank of India (RBI).
10. 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
11. In cases wherein customer has scope to de-register/cancel and re-register for any criteria, customer shall not be rewarded again on re-registration. Eg. Customer registers for Mobile Banking and earns reward points. Customer subsequently de-registers and tries to re-register. The customer will not be rewarded for re-registration again.
12. Customer will have to transact through Jana Bank's Bill Payment Services to earn reward points pertaining to BBPS. Bill Payments done through Third Party BBPS will not be considered for reward points.
13. For SIP/ELSS/MF the mandate/payment should be routed through the Bank using the Bank's ARN (AMFI registration number) code. Investments done through third party will not be considered for reward points.
14. Reward points pertaining to Standing Instruction, Bill Payments and SIP/ELSS payment are capped at maximum 3 per month.
15. Reward points earned will be credited within 60 days from the date of transaction.
16. Computation of Reward Points as may be done by the Bank under the Reward Program shall be final, conclusive and binding on the customers and shall not be liable to any dispute.
17. The Bank reserves the right to nullify the reward points earned by the customer in case of Bank induced closure of the Account or the termination/cancellation of the Program.
18. The Bank expressly reserves the right, at any time and without prior notice to the customers, to add, alter, modify, change or vary all or in part, or withdraw altogether the programs or any other reward point scheme that the Bank may introduce from time to time.
19. Customers may note that accrual of Reward Points shall vary across the different programs/card types and shall be as mentioned in the Bank's website.
20. Any customer queries/concerns on the reward points should be raised within 90 days of the reward points being credited.
21. The Bank shall determine, from time to time, at its discretion, which criteria or which Card/Bank transactions are eligible for inclusion/exclusion in the program and how many reward points to be earned and on what basis.
22. Reward points are valid only for 18 months from the date of accumulation.
23. Whenever deemed necessary, the Bank may, without notice, cancel the reward points or substitute the reward with another, of comparable nature and value, as determined by the Bank.

24. Additional terms & conditions for each reward shall be set forth in the gift vouchers redeemed by the customer.
25. In case of joint accounts, the reward points will be credited to the primary account holder only.
26. The reward points accrued can only be redeemed by the primary relationship-holder, and not by an additional account holder.
27. Redeemed rewards are not exchangeable for other rewards or refundable, replaceable or transferable for cash or credit under any circumstances, nor can these be re-converted back to reward points.
28. In case the Bank suspects that standing instructions are set-up within family members, the Bank has the right to disqualify the following transactions and not credit any reward points for such transactions,
29. In case of Bill Payments, multiple partial payments by the customer will not be rewarded. The Bank at its sole discretion can disqualify such transactions and the Bank's decision will be considered final and binding.
30. In case of Mutual Fund Lumpsum payment, multiple partial payments will not be rewarded. Payment to a single mutual fund shall be rewarded only once during a month. The Bank at its sole discretion can disqualify such transactions and the Bank's decision will be considered final and binding.
31. Reward points mentioned under account based activity are applicable only if MB/IB are registered through debit card.
32. The Bank does not accept responsibility for the quality of goods or services provided by the merchant establishments participating in the rewards program. All disputes in this regard shall be taken up directly by the customer with the participating establishment.
33. The Bank may suspend redemption of points where the account is not in good standing.
34. The Bank at its sole discretion, will decide the catalogue made available for redemption of rewards through the rewards portal.
35. Redemption of reward points can be only done across brands/offers available as part of the catalogue on the rewards portal
36. Availability of stock and pricing for any reward in the catalogue is subject to change. In case of failure to redeem owing to a technical or network issue, the Bank will not be liable for said change in the availability of stock or pricing in the interim period.
37. Upon redemption, e-Vouchers will be delivered to your registered email id with the Bank instantly. In case the e-Vouchers are not delivered in your mail box, please write to us at [customercare@janabank.com](mailto:customercare@janabank.com)
38. Any Vouchers once redeemed cannot be cancelled.
39. Fraud and/or abuse relating to earning and redemption of reward points in the program shall result in forfeiture/cancellation of the reward points.