## Terms and Conditions

- Female borrowers ("Customer") availing certain loan disbursement either from Tata Capital Limited or Tata Capital Housing Finance Limited, as the case may be (jointly referred to as "Companies"), between the 1<sup>st</sup> March to 15<sup>th</sup> April 2025 ("Period") are eligible to receive Special TATA Women's Premier League branded merchandise ("SHEROES Offer /Offer").
- Home Loan and Home Equity are brought to you by Tata Capital Housing Finance Limited.
   Certain retail loan products are brought to you by Tata Capital Limited. All the loans are at the sole discretion of the respective entities.
- The Customer will be eligible to receive the aforesaid merchandise under the Offer only after the successful disbursement of the loan by the respective entity.
- The Customer shall be the main applicant of the loan and not a co-applicant/ guarantor to be eligible for the Offer, however, the co-applicant(s)/guarantor(s) can be either a male or female.
- The Customer will receive the merchandise approximately within 20 days from the date of successful disbursement of the loan.
- The merchandise would be sent to the Customer at their registered address. In case of a change in address/contact details, the Customer shall immediately inform the Companies.
- The Companies shall not be responsible in case a Customer misses the delivery of the
  merchandise. In such an event, the Customer can collect their merchandise from Tata Capital
  offices located in Mumbai (TCL office located in Thane/Vikhroli).
- If the Customer withdraws the loan or the loan gets cancelled due to any reason whatsoever, then the Customer will not be entitled to receive any merchandise under the Offer.
- The Companies do not guarantee and make any representation about the quality/merchantability/usefulness of the merchandise. The merchandise sent to the Customer cannot be exchanged/returned.
- Please note that the merchandise is only for promotional purposes and the Customer should not sell the same for monetary or any other benefits.
- The merchandise received by the Customers will be same irrespective of the loan type and amount.
- The merchandise should not be converted into cash/voucher and/or for any other kind by the Customer.
- This Offer is valid for Customers situated across India.
- The Offer is valid till the merchandise stock lasts or till the Offer Period, whichever is earlier.
- The Companies reserve the right, in their absolute discretion, to change, alter or discontinue the Offer and alter the applicable terms and conditions from time to time.
- Please note that the merchandise shown in the picture may vary from the actual merchandise provided.
- In the event of any dispute, the decision of the Companies will be considered final and binding.
- By participating in the Offer, the Customer agrees to have read, understood, and accepted these Terms and Conditions.