

## Refer & Earn from Moneyfy!- Terms and Conditions

- 1) Refer and Earn Scheme is available only to the registered customers of Moneyfy and is an exclusive invitation based offer available only to those customers who directly receive an email from Moneyfy or Tata Securities Limited.
- 2) Reference entered only through the exclusive link shared in the invitation will be eligible for the Scheme. The Scheme is exclusive in nature and cannot be forwarded to another Referrer.
- 3) A Referrer can participate in the Scheme only through its mobile number and email ID registered with Moneyfy.
- 4) A Referrer shall become eligible for a coupon only after completion of the registration journey including updating of KYC details and thus becoming Investment Ready through Moneyfy.
- 5) A Referrer can refer maximum 14 friends under this Scheme. A Referrer cannot refer himself/herself in this Scheme. A Referrer shall become eligible to earn a coupon worth Rs. 200 /- for each eligible friend referred. The referred friend should become Investment Ready for the Referrer to earn a Coupon worth Rs. 200/-.
- 6) Coupons would be sent to the Referrer via /Email on their registered email Id. In case of change in contact details, the Referrer shall update the details on immediate basis.
- 7) If a friend is been referred by more than one Referrer, then the Referrer who has referred first will be considered for the Scheme.
- 8) The Referrer should not undertake or indulge in any form of selling/advisory/similar activities and should not manage the portfolio of any person who is being referred. He/she should strictly limit his/her role to referral only.
- 9) If the details provided of the referred friends are incomplete/ incorrect/ invalid, the Referrer shall not be entitled to any reward under the Scheme.
- 10) By participating in the Scheme or referring friends, the referrer does not become an employee/agent/associate/representative of Moneyfy or Tata Securities Limited and/or its Parent or affiliate Companies.
- 11) The Referrer shall disclose his/her personal interest to the referred friend before referring him/her under the Scheme.
- 12) The referred friend should be a new user of Moneyfy App. No rewards shall be given to the Referrer if the referred friend's PAN or mobile number is found to be already registered with the Moneyfy App.
- 13) The Scheme is valid from 1st October, 2020 to 31<sup>st</sup> December 2020.
- 14) Tata Securities Limited reserves the right, in its absolute discretion, to change, alter or discontinue the Scheme and alter the terms and conditions from time to time.
- 15) The Scheme is at all times subject to validity of agreements between Tata Securities Limited and the entity issuing the coupons.
- 16) The issued coupons are subject to sole terms and conditions laid down by the respective entity issuing the coupons
- 17) Tata Securities Limited does not guarantee and make any representation about the usefulness/worthiness/features of the coupons and is not responsible for the warranties and expiry of the Coupons
- 18) In the event of any dispute the decision of Tata Securities Limited will be final and binding.
- 19) Tata Securities Limited is registered with The Association of Mutual Funds in India as a Mutual Fund Distributor bearing ARN No. 0021. All Mutual Fund Investments are subject to market risks, read all scheme related documents carefully before investing for full understanding and details.
- 20) These Terms and Conditions should be read along with the other terms and conditions available on the Moneyfy App.

\*Referrer refers to all users of Moneyfy who participate in the Moneyfy's Refer and Earn Scheme.