

Refer2Win

Terms & Conditions

1. This campaign is exclusively for the employees of Tata Capital Ltd & its subsidiaries for referring employees to Tata Capital Wealth which is a service offering of Tata Capital Limited (“TCL”)
2. Employees can give references (“Referrals”) in order to qualify for an assured incentive. In case the details of the Referrals are incomplete/ incorrect/ invalid, the employee shall not be entitled for any incentives.
3. We have a dedicated portal/ link wherein each employee can refer unlimited referrals. In order to be eligible for the incentives, referrals will be accepted through the dedicated portal/ link ONLY.
4. The employees shall not share details of Existing Clients, Vendors, Service providers, channel wherein any TCL group company is doing business as referral already onboarded with Tata Capital Ltd and its subsidiaries, only personal references are encouraged. Such references shall be considered disqualified, and the employees shall not be eligible for the program
5. If a Referral has been referred by more than one employee, then the employees who has referred first will be considered for the Scheme under any program including synergy.
6. The value of the incentives depends on the customer relationship value (CRV) acquired by TCL Wealth from the Referral. Incentives shall be as follows:

Referral Reward:

Customer Relationship Value	Up to .99L	1 L to 4.99 L	5L to 9.99L	10L to 24.99L	25L to 99.9L	100L & Above
Referral Reward	NIL	1000	2000	3500	6000	10000

Additional Reward:

Champion of the Month		
Answer 3 questions correct & stand a chance to win Taj Meal Voucher for 2	3 winners each month	For all closures above 10L CRV
Star of Refer2Win		
Answer 3 questions correct & stand a chance to win Taj Stay for 2	1 Each Quarter	For all closures above 25L CRV

7. Incentive on the successful closure shall be paid as per the table above in the subsequent month salary on completion of 60 days from the acquisition of the customer. Only onboarded customers at Tata Capital Wealth shall be included for the payment of incentives.
8. If acquisition date and onboarding dates are different, 60 days shall be computation from whichever date is earlier, however onboarding of the customer must happen within 30 days window only. Any transaction/ onboarding out of 30 days window shall not be eligible for incentives.
9. The employees shall be eligible for the incentives if the closure of Referral is completed within 60 days from reference submission date. Any closure beyond 60 days of referral shall not be eligible for incentives.
10. You confirm that you are aware that any query/claim/dispute relating to the services provided by The Indian Hotel Company Limited (IHCL) shall be taken-up with The Indian Hotel Company Limited (IHCL) directly and TCL and/or its fellow subsidiaries/affiliates shall not be concerned, responsible or liable in any manner for the services of The Indian Hotel Company Limited (IHCL)

11. The employees shall clearly communicate to the Referral that they are soliciting wealth service offered by TCL and as such the Referral may be receiving promotional or marketing calls, email, or SMS from TCL and/or its fellow subsidiaries/affiliates pertaining to the same. The employees acknowledge and represents that the Referral would have no objection to the same.
12. The employees shall ensure due consents are sought from the Referral for sharing their information and details (including his/her/its personal and sensitive data and information) with TCL and /or its fellow subsidiaries/affiliates and ensure that the Referral shall not raise any claim/objections whatsoever on receiving calls, SMS or email or WhatsApp message from TCL and /or its fellow subsidiaries/affiliates or on TCL and/or its fellow subsidiaries/affiliates using such information to offer them products and services or for marketing/promotional purposes
13. If the Referral communicates to TCL that he/ she does not know / recognize the employees, in that case the employees will not be eligible for any incentives.
14. The employees should not undertake or indulge in any form of selling/advisory/similar activities and should not manage the portfolio of the Referral. He/she should strictly limit his/her role of a reference provider only.
15. Employees of Wealth & other business verticals wherein similar referral or synergy programs are introduced shall not be eligible for Employee's referral program.
16. The employees shall disclose his/her personal interest & agree to the terms & conditions to the Referral before referring him/her under the Scheme.
17. The employees eligible for the referral incentives would be intimated about the incentive amount on their registered email id with TCL, and the same will be paid through an electronic voucher/ salary credit only. The employees shall not be permitted to set off or adjust this reward against any amount due and payable by the employees to TCL and /or its fellow subsidiaries/affiliates. Also, referral incentive is non transferrable.
18. TCL reserves the right, in its absolute discretion, to change, alter or discontinue the program and alter the applicable terms and conditions from time to time.
19. The program is, at, all times subject to the validity of arrangement between TCL and the entity providing the third-party incentives, if applicable.
20. The issued incentives are subject to the terms and conditions laid down by the respective entity providing such incentives or as per HR policy.
21. Issued incentives are subject to applicable taxes.
22. TCL does not guarantee and make any representation about the usefulness/worthiness/features of the incentives and is not responsible for the warranties and expiry of the vouchers, if incentives are paid through vouchers.
23. Tata Capital Limited ("TCL") is registered with the Association of Mutual Funds in India as a Mutual fund Distributor bearing ARN No. 51479 and Tata Capital Wealth is a service offering by TCL.
24. Employees Referral Program 1.0 will be applicable for 1st January 24 till 31st March 24.
25. By participating in the campaign, the employees agree to have read, understood, and accepted these Terms and Conditions.
26. Management reserves the right to modify/cancel the part of complete structure as per business requirements at any time without any prior intimation. In case of any disputes, the decision of Wealth Business Head/HR shall be treated as final.