

1. Campaign Period will commence on 1st January 2018 at 10:00 am (IST) and end on 31st January 2018 at 10:00 pm (IST) ("Campaign Period").
2. Successful Loan Application means cases where loan application is logged in complete in all respect with requisite documents (where required) on iLoanz portal within the Campaign Period and sanctioned loan amount is disbursed in full latest by 15th February 2018.
3. iLoanz is only an online lending marketplace portal to facilitate interaction amongst the loan applicants and lending partners operative on its portal. It is the sole discretion of lending partners to evaluate and sanction credit facilities to the loan applicants on the terms they feel it comfortable based on the profile of the loan applicant. iLoanz is not part of the credit sanction process of these lending partners.
4. You should be an individual legal resident of the Republic of India.
5. You should be of an age 21 years or above at the time of entry into the Campaign.
6. Our employees, their immediate family members (spouses, domestic partners, parents, grandparents, siblings, children and grandchildren), and our affiliates, advisors, advertising agencies are not eligible to enter the Campaign.
7. Applications should have been submitted within the Campaign Period dates specified above to be eligible.
8. Applications should comply with the Campaign Product Features and other specified parameters such as Eligibility Criteria, submission of all Documents Required and location as per City List.
9. Turn Around Time (TAT) is only indicative in nature and starts only after all the documents and information as may be required by the relevant lending partners are submitted by the loan applicant. In absence of any response from the lending partners on expiry of indicative turnaround time, it will be assumed that lending partners are not inclined to sanction the requested credit facility and the application will be treated as rejected and closed by the portal.
10. Campaign Offers*

Assured Cash Offer	All Successful Loan Applications which get a loan disbursement shall be eligible for an Assured Cash Offer amounting to 0.5% of the loan amount disbursed.
Processing Fee Waiver #	A Processing Fee Waiver up to a maximum of 1.00% shall be available only for Personal Loans and with select lenders only.

#Select Lenders are IIFL and Fullerton India. The Processing Fee waiver quantum will vary among these lenders. iLoanz does not control the choice, incidence, decision or waiver quantum of such lenders. The waiver benefit is purely subject to the chance of occurrence of disbursement from such lenders.

11. Terms of the Cash Offer ("Prize/s") for the eligible applicant ("Applicant") who meets the Successful Loan Application criteria as mentioned above:
 - To receive the Cash Offer, the loan applicant has to provide the correct Bank Account details (NEFT / IMPS) where the amount shall be credited within 21 days from the date of close of the Campaign Period.
 - The Campaign Offers are subject to relevant TDS rules as applicable under Indian Income Tax act and the same shall be borne by the Applicant.
12. By entering the Campaign, you consent to being placed on a mailing list for promotional and other materials for iLoanz.
13. The Loan applicants at their discretion are free to apply for loan on iLoanz outside the Campaign Offer as well.
14. You may update or change your email preferences at the email preferences page.
15. "The Campaign is governed by the laws of the Republic of India. The Campaign and all accompanying materials are © 2017 by iLoanz, or its affiliates.
16. All rights reserved. No requests for transfer or assignment or redemption of the Prizes shall be entertained. You agree that all our/ Service Provider's decisions related to the Campaign are final and binding on you. Failure by iLoanz to enforce any of these T&Cs in any instance shall not be deemed to be a waiver of the T&Cs and shall not give rise to any claim by any person. The decision of iLoanz shall at all times be binding and final. These T&Cs are subject to Indian laws and the courts at Mumbai shall have the exclusive jurisdiction in respect of any disputes or any matter arising here from."
17. **FORCE MAJEURE:** This Campaign is subject to force majeure circumstances including without limitation, floods, natural disasters, war, act of terror, political unrests, technical snags, act of God or any circumstance beyond the reasonable

control of Iloanz ("Force Majeure Event"). Iloanz shall be not liable for any delay or adverse effect caused to the participants in the Campaign including the Applicants as a result of a Force Majeure Event.

18. This Campaign is being made purely on a "best effort" basis and participating in this Campaign is voluntary. By participating in the Campaign, you will be legally bound hereby, to release from liability, and hold harmless iloanz, and/or any of its affiliates, employees or agents representing or related to iloanz and its services/products for any matters in relation to the this Campaign, including the Prizes provided by iLoanz / Service Provider. This release is for any and all liability for personal injuries (including death), property loss or damage, and misuse of the Prizes/ Prizes offered under this Campaign, in connection with any activity or directly or indirectly, by reason of the acceptance, possession, or participation in the Campaign, even if caused or contributed to by our negligence.
19. iLoanz reserves the right to withdraw the Campaign, make changes to the Campaign Period, Product features and all related aspects of the Campaign without assigning any reasons whatsoever.
20. All information submitted in connection with this Campaign will be treated in accordance with these T&Cs and the Privacy Notice available at iloanz.