

## **Terms and Conditions:**

1. This scheme is applicable for all Individuals except VHFPL employees.
2. Any employee of VHFPL and/or their relatives (Spouse, parents, children, siblings, HUF) are not eligible to become referrer under this scheme.
3. Interested participants have to register under the Referral Program scheme with VHFPL by submitting their KYC's in Referral Mobile App. On receipt of such requests VHFPL will initiate verification, basis which the decision to accept or reject will be decided. Decision of VHFPL is at its sole discretion and will be binding.
4. Clients registered under the Referral Program scheme will be eligible to accumulate points which can be redeemed for incentives once the loan is disbursed.
5. Confidentiality of the DATA of the referrer and that of the prospects will be maintained at all times and will not be disclosed to any persons except as required under any law/ regulatory requirements.
6. The Referrer shall receive the incentives only upon activation of the Referee's account documentation and application verification in line with the internal policies and procedures of VHFPL.
7. No incentives shall be paid to any Referral, in case the Client ID of the Referral has been closed/deactivated for any reason whatsoever.
8. Eligible Incentive will be directly transferred to the bank account of the client registered with VHFPL. The account has to be in the name of the registered client only.
9. The Referrer shall not undertake any form of selling/advisory activities securities and shall not manage the portfolio of any person who is being referred. He/she shall strictly limit his/her role to "Referral" only.
10. The Referrer shall not post the referral code and or its contents in any public forums / digital platform.
11. Any information provided by the Referrer found to be false and incorrect, VHFPL shall have the absolute right to recover the entire amount of Referral incentive.
12. This offer cannot be combined with any other offers.
13. Client ID remaining inactive for more than 6 months will be deactivated.
14. This Referral scheme does not apply to the following categories of clients:
  - Non-Individuals clients
15. These offerings are subject to change from time to time at the sole discretion of VHFPL.
16. There should be no financial transaction between the referred client and the referring person.
17. All communications regarding referral program shall be sent on the client's registered email id or mobile number.

- 18.VHFPL reserves the right to carry out checks & controls as it deems fit and proper, before disbursal of the referral incentive to the referrer.
- 19.Any Grievances related to above scheme/offer/campaign would not be entertained and will not be covered under investor protection or grievance redressal measures of the Company.
- 20.Management decision will be final and binding.