**Terms and conditions:**

By entering this competition, participants accept these terms and conditions together with any specific instructions and terms for such competition which may be mentioned in any electronic messages, or on the website, or communicated to participants in any other way (“competition information”).  Such competition information shall prevail in the event of there being any inconsistency between these competition terms and conditions and any competition information.

* There are no registration charges or participation fees for the competition.
* TVS Credit may cancel or amend any competition, competition information, or these terms and conditions without prior notice. Any changes will be posted either within the competition information or in these terms and conditions.
* The competition is open to full-time students from all colleges in India who fulfil the eligibility criteria of the competition.
* Each team (if applicable for the challenge) shall designate a single member of the team as a Team Leader, who will serve as the team’s sole representative for communication and all other purposes in connection with the competition. By default, the person whose name is listed at the top in the team’s submission shall be considered as the Team Leader.
* All agreements, consents, representations, and warranties made or given by a Team Leader herein or otherwise in connection with the competition will be binding upon all pertinent team members as if made by each such member.
* The decision of TVS Credit shall be final & binding for the participants and no communication of whatsoever nature shall be entertained by TVS Credit under whatsoever circumstances.
* The participants shall take full responsibility for reporting any prizes or gifts they may receive as a result of participating in the competition as mandated by law.
* The participants by way of their own initiative shall ensure that they have all prior approval or authorisations required to participate in the event.
* A jury of judges both from the TVS Credit team and industry leaders selected by TVS Credit will score all the submissions.
* By participating in the E.P.I.C contest, each participant grants TVS Credit an irrevocable, royalty-free right to publish, and disseminate their names, pictures, videos, etc. in connection with the execution and promotion of the competition and for future promotional, marketing and publicity purposes in any media worldwide without prior consent, notice or compensation. TVS Credit is not liable/responsible for any claims or liability relating to, any loss or damage to the participants including personal or pecuniary or whatsoever nature including disappointment suffered by any participant entering the competition.
* By entering the competition, participants warrant that all information submitted by them is true, current, and complete.  The participants also warrant that they will not infringe on the copyrights of any third party.
* TVS Credit reserves the right to modify, cancel, terminate or suspend the competition in whole or in part, at its sole discretion, if it believes the competition is not capable of being conducted as specified in these terms and conditions.
* In the event that any participant does not, or is unable to, comply with and meet these terms and conditions and the competition information, TVS Credit shall be entitled at its sole discretion to disqualify such participant, without any further liability to such participant. In these circumstances, any prize(s) won by the participant /team may be forfeited and TVS Credit reserves the right to reclaim any prize(s) already distributed to the participant/team.
* The invalidity or unenforceability of any provision of these terms and conditions shall not affect the validity or enforceability of any other provision.
* Other terms and conditions apply.
* Any clarification on these shall be addressed to [epic@tvscredit.com](mailto:epic@tvscredit.com)