

M-Pesa Offer on Vodafone Handset Bundle Offer

1. The offer is applicable to all new M-Pesa customers who have opted for the Vodafone Handset Bundle Offer (HBO offer). New M-Pesa customers are defined as those who are not registered with M-Pesa.
2. **Offer is 10% cashback upto Rs.50.**
3. **To avail the offer, customer needs to register with M-Pesa & perform any one transaction using M-Pesa during the scheme period – From 01st June 2018 to 31st August 2018.**
4. **Type of transactions, to avail the cashback, are – VF Postpaid Bill payment (Self), VF Prepaid Recharge (Self), DTH Recharge, Utility Bill Payment (excluding electricity) & EMI Payments.** (“Self” – would mean that the M-Pesa wallet number and the VF Postpaid Bill payment / Vodafone Prepaid Recharge numbers are same).
5. **Cashback amount will be credited to M-Pesa wallet within 1 (one) working day from date of transaction.**
6. **Validity period to use the Cashback amount is 7 days from the date of credit, after which it will be forfeited.**
7. **This offer is applicable only once/user in the entire scheme period.**
8. **The offer is valid only on the first customer transaction.**

M-Pesa Offer on 121 ‘Best Offers’ Unlimited recharges

1. The offer is applicable to all M-Pesa registered Vodafone Prepaid customers who recharge through 121 ‘Best Offer’ on M-Pesa app and on website (www.mpesa.in).
2. To avail the offer, customer needs to go to mobile prepaid recharge section, click on “View Best Offers (121) and select the Unlimited Plan for which the offer is displayed.
3. **Customer will get 5% extra talktime on the selected Unlimited Plan value.** E.g. If the customer selects an Unlimited Plan of Rs.399 through 121 ‘Best Offers’ using either M-Pesa app or website, 5% extra talktime amounting to Rs.19.95 will be credited as talktime balance.
4. The extra talktime will be credited in the beneficiary prepaid account **within 2 hours of the successful recharge.**
5. **This offer is valid till 31st October, 2018.**
6. **This Offer is applicable for the telecom circles, except the following telecom circles: Madhya Pradesh & Chhattisgarh, Andhra Pradesh and Telangana, Bihar and Jharkhand, Jammu & Kashmir and Himachal Pradesh.** Customer needs to confirm with M-Pesa Call Centre at 55400 / 1800-123-55400 (Toll Free) before recharging.

M-Pesa Offer T&Cs – Acquisition Offer

1. This promotional offer is brought to you by Vodafone M-Pesa Limited (VMPL) and is valid for Vodafone Post-paid and Prepaid customers only (hereinafter referred to as “Customer”) and is applicable on transactions using M-Pesa.
2. **The offer is valid till 30th Sep 2018 (“Offer Period”).**
3. **The offer will be applicable to only those Vodafone Post-paid and Prepaid customer who receives an SMS communication from Vodafone M-Pesa.**
4. **Offer valid on the first Vodafone Bill payment or Vodafone Prepaid recharge performed by the customer for his own number in first month of M-Pesa wallet registration.**
5. **This offer is applicable only once per user in the entire Offer period.**
6. **Vodafone Post-paid customer is eligible for the cashback offer, as follows**
 - a. **Flat Rs.50 cashback on Vodafone Post-paid bill payment of Rs.300 or more.**

7. **Vodafone Pre-paid customer is eligible for the cashback offer, as follows**
 - a. **10% cashback upto Rs50 on Vodafone Prepaid recharge of Rs100 or more.**
8. **The offer is available to customers who have done Load Money transaction only through on-line channels such as M-Pesa website or Mobile Application using Debit Card, Credit Card and Net-Banking.**
9. The cashback will be credited within 1 working day and valid for 7 days.
10. Cashback amount can be used only for bill payments, recharges and online merchant payments.

M-Pesa Offer T&Cs – Vodafone Postpaid and Prepaid Cashback offer

1. **The offer is valid till 30th Sep 2018 (“Offer Period”).**
2. **The offer will be applicable to only those Vodafone Post-paid and Prepaid customer who receives an SMS communication from Vodafone M-Pesa.**
3. **The offer is valid on Vodafone Post-paid bill payment or Vodafone Prepaid recharge done by the customer for his own number.**
4. **The offer is valid only once per user per month and max twice during the Offer period**
5. **Vodafone Post-paid customer is eligible for the cashback offer, as follows**
 - a. **Flat Rs.30 cashback on Vodafone Post-paid bill value of Rs.300 or more.**
6. **Vodafone Pre-paid customer is eligible for the cashback offer, as follows**
 - a. **10% cashback upto Rs.25 on Vodafone Prepaid recharges of Rs.100 or more.**
7. **The offer is available to customers who have done Load Money transaction only through on-line channels such as M-Pesa website or Mobile Application using Debit Card, Credit Card and Net-Banking.**
8. The cashback will be credited within 1 working day and valid for 7 days.
9. Cashback amount can be used only for bill payments, recharges and online merchant payments.

Upgrade to Full KYC & Get Rs 50 Flat Cashback

1. **Upgrade to Full KYC and do at least 1 (one) transaction on same day and get Rs.50 as Cashback in your M-Pesa wallet.**
2. **Offer period: 23rd February 2018 to 30th September 2018**
3. **Offer is valid for the following transaction – All Recharges / Bill Payments of min amount Rs.50, or Bank Transfers of greater than Rs.3000.**
 - a. **Note: Only self-prepaid and self-postpaid would be considered as valid transactions. Not applicable on Person-to-Person (P2P) money transfer.**
4. **Cashback amount is valid for 7days and can be used only for Bill Payments, Recharges and On-line Merchant Payments.**
5. **Cashback amount will be credited to M-Pesa wallet within 1 (one) working day from date of transaction.**

Every Time Full Talktime Recharge Offer, only with M-Pesa

1. The offer is valid till 21st October 2018 (“Offer Period”).
2. **All prepaid talktime recharges of Rs.30, Rs.40, Rs.50, Rs.60, Rs.70, Rs.80, Rs.90, Rs.100, Rs.110, Rs.120, Rs.130, Rs.140, Rs.150, Rs.160, Rs.170, Rs.180, Rs.190, Rs.200 denominations done using M-Pesa will get the Full Talktime benefit.**
3. **The offer will not be applicable on the following talktime recharge denominations for the below indicated states:**

- a. **Rs.60 – in Maharashtra and Goa.**
 - b. **Rs.110 – in Rajasthan**
 - c. **Rs.160 and Rs.170 – in Uttar Pradesh (West)**
 - d. **Rs.40, Rs.90, Rs.130, Rs.140, Rs.160, Rs.170, Rs.180, Rs.190. – Tamil Nadu (including Chennai)**
4. The extra talktime will be credited in the beneficiary account **within 30 minutes of the successful recharge of transaction amount.**
 5. The offer will be applicable only on above mentioned (refer point no.2 & 3) talktime recharge denominations done through M-Pesa mobile application, USSD (*400#), M-Pesa website and through authorised M-Pesa Agents.
 6. The offer is not applicable on the recharges done through My Vodafone Application and Vodafone website www.vodafone.in for the above talktime denominations (mentioned in point no.2 & 3).

M-Pesa Add Money Offer

1. This is a **Special Cashback** promotional offer of "Add Money ("Offer") is valid for Vodafone Post-paid and Prepaid customers only (hereinafter referred to as "Customer") **who are registered users of My Vodafone Application.**
2. The offer is valid from 11th April 2018 to 30th September 2018 ("Offer Period").
3. **Every customer is eligible for cashback of Rs.50 on Add Money transaction of Rs.1000 or more, through online channels only such as M-Pesa website (www.mpesa.in) or Mobile Application using Debit Card, Credit Card and Net-Banking.**
4. **The offer is applicable once per user during the offer period.**
5. **Offer will be applicable for all My Vodafone application customers who will be loading their M-Pesa wallet for the first time with Rs.1000 or more in a single transaction which would mean customers who have already loaded money in the M-Pesa wallet before 11th April 2018 will not be eligible for this offer.**
6. Cashback will be credited to customer M-Pesa account **within 1 working day from the date of successful Add Money transaction.**
7. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
8. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**

M-Pesa Offer - Online Merchants

1. This promotional offers ("Offer") with below details is valid for Vodafone M-Pesa customers only (hereinafter referred to as "Customer").
 - a. **For Fashion/Multi-brand partners**
 - **10% cashback upto a maximum of Rs.150 for first time M-Pesa users on merchant partner platform during the offer period.**
 - **10% cashback upto a maximum of Rs.100 for repeat (during the offer period) M-Pesa users on merchant partner platform.**
 - **Minimum purchase of Rs.300 is required to be eligible for cashback.**
 - **Offer is valid once/user/month.**
 - **Any customer may avail this offer only 2 (two) times/merchant during the offer period.**
 - b. **For Food Partners (Online)**
 - **10% cashback upto a maximum of Rs.75 for M-Pesa users on Merchant partner platform during the offer period.**
 - **No Minimum purchase required to be eligible for cashback.**
 - **Offer is valid once/user/month.**

- Any customer may avail this offer only 2 (two) times/merchant during the offer period.
- c. For Point-Of-Sale partners
 - 20% cashback upto a maximum of Rs.100/-.
 - The above offer is applicable to both new and repeat users.
 - Minimum purchase of Rs.50 is required to be eligible for cashback.
 - Offer is valid once/user/month.
 - Any customer may avail this offer only 2 (twice) times/merchant during the offer period.
- d. For Travel Aggregator partners
 - FLAT Rs.200/- cashback for the First time M-Pesa users on merchant partner platform during the offer period.
 - FLAT Rs.100/- cashback for repeat M-Pesa users on merchant partner platform during the offer period.
 - Minimum purchase of Rs.1000 is required to be eligible for cashback.
 - Offer is valid once/user/month.
 - Any customer may avail this offer only 2 (twice) times/merchant during the offer period.
- e. For Travel (Bus Booking partners)
 - 10% cashback upto a maximum of Rs.150 for M-Pesa users on merchant partner platform during the offer period.
 - Minimum purchase of Rs.300 is required to be eligible for cashback.
 - Offer is valid once/user/month.
 - Any customer may avail this offer only 2 (two) times/merchant during the offer period.
- f. For POS merchants
 - 20% cashback upto a maximum of Rs.100 for M-Pesa users on merchant partner platform during the offer period.
 - Minimum purchase of Rs.50 is required to be eligible for cashback.
 - Offer is valid once/user/month.
 - Any customer may avail this offer only 2 (two) times/merchant during the offer period.

1. All the above promotional offers will be valid from 1st July 2018 to 30th September 2018 ("Offer Period").
2. The offer is available to customers who have done Add Money transaction only through M-Pesa website or Mobile Application using Debit Card, Credit Card and Net-Banking.
3. **The cashback will be credited to customer's M-Pesa accounts within 1 working day from the date of the transaction.**
4. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
5. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**
6. The offer is available to customers who have done Add Money transaction only through M-Pesa website or Mobile Application using Debit Card, Credit Card and Net-Banking.
7. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
8. The offers would be extended across fashion, multi-brand, entertainment, food & travel domains with the identified specific merchants (hereinafter referred to as "Partner") only, as communicated to customers from time to time by VMPL through various channels such as SMS, email, website banner on VMPL or partner's channels.
9. The offer is valid for all Customers who make payment using M-Pesa at Partner sites & apps.
10. The offers applicability will be as per indicated in point no. 1.
11. This offer is applicable & valid with Partner only.

M-Pesa Offer on Shopclues

1. This is a **Special Cashback** promotional offer of "Shopclues Cashback ("Offer") is valid for all M-Pesa registered customers only (hereinafter referred to as "customer").
2. The offer is valid from 1st July 2018 to 30th September 2018 ("Offer Period").
3. **Customer is eligible for 5% cashback on the transactions done on Shopclues. The Offer detail are as below –**
 - a. **5% cashback upto a maximum of Rs.150/- (for limited period). Refer partner site or M-Pesa app for prevailing scheme at that time.**
 - b. **The above offer is applicable to all customers.**
 - c. **No minimum purchase is required to be eligible for cashback.**
4. **The offer is applicable once per user per month.**
5. The offer is available to customers who have done Add Money transaction only through M-Pesa website or Mobile Application using Debit Card, Credit Card and Net-Banking.
6. **The cashback will be credited within 1 working day.**
7. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
8. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**

M-Pesa Offer on Entertainment

1. This is a **Special Cashback** promotional offer ("Offer") of **Entertainment merchants** ("Partner") and is valid for all M-Pesa registered customers only (hereinafter referred to as "customer").
2. This is a limited period offer valid from 1st July 2018 to 30th September 2018 ("Offer Period").
3. **No Minimum purchase is required to be eligible for cashback.**
4. **25% cashback upto Rs.100 for first time users during the offer period.**
5. **Repeat customer (who have already availed the Rs100 cashback on this offer in any previous month) would be given 25% cashback upto Rs.50.**
6. **Offer is valid once/user/month.**
7. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
8. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**

M-Pesa Offer T&Cs – DTH Cashback offer

1. This promotional offer of "DTH Cashback ("Offer") is valid for all M-Pesa registered customers only (hereinafter referred to as "customer").
2. The offer is valid till 1st July 2018 to 30th September 2018 ("Offer Period").
3. **Customer is eligible for 10% cashback on all DTH transactions for period of 2 consecutive calendar months.**
4. **The cashback amount for each of the 2 months would be as follows**
 - a. **10% cashback upto Rs.50 (Month 1 of the offer)**
 - b. **10% cashback upto Rs.25 (Month 2 of the offer)**
5. The offer is available to customers who have done load money transaction only through online channels such as M-Pesa website or mobile application using debit card, credit card and net-banking and for a **minimum DTH transaction of Rs.100 or more.**
6. The cashback offer is not applicable for customers who have already availed the offer from M-Pesa in the month of April, May and June 2018.
7. **The cashback will be credited within 1 working day.**
8. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**

9. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**

M-Pesa Offer – Broadband recharge

1. This is a **Special Cashback** promotional offer of **M-Pesa broadband partners** (“Offer”) and is valid for all M-Pesa registered customers only (hereinafter referred to as “customer”).
2. The offers would be extended to specific M-Pesa broadband partners, as communicated to customers from time to time by VMPL through various channels such as SMS, email, website banner on VMPL or through partner’s channel.
3. This is a limited period offer valid from 1st July 2018 to 30th September 2018 (“Offer Period”).
4. **No Minimum recharge is required to be eligible for cashback.**
5. **5% cashback upto Rs.75 for the recharges made on M-Pesa broadband partners.**
6. **Offer is valid once/user during the offer period.**
7. **Offer is valid twice/user during the offer period.**
8. **The cashback will be credited within 1 working day.**
9. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
10. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**

M-Pesa Offer – RailYatri

1. This promotional offer is valid for Vodafone M-Pesa customers only (hereinafter referred to as “Customer”) and is applicable on transactions using M-Pesa.
2. The offers would be extended for RailYatri (hereinafter referred to as “Partner”) customers only
3. The offer is valid for all Customers who make payment using M-Pesa at Partner sites & apps.
4. The offer is valid only from 1st July 2018 to 30th September 2018 (“Offer Period”).
5. There is no minimum transaction value to avail the offer
6. **Vodafone M-Pesa customer is eligible for 10% cashback upto Rs.100.**
7. The offer is valid for existing as well as new customer of Vodafone M-Pesa.
8. **The offer would be valid once per user/month only.**
9. The offer is available to customers who have done load money transaction only through online channels such as M-Pesa website or mobile application using Debit Card, Credit Card and Net-Banking
10. **The cashback will be credited within 1 working day.**
11. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
12. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**

M-Pesa Unlimited Plan Cash Back Offer

This documents is an electronic record in terms of the Information technology Act 2000 and rules there under as applicable. This electronic record is generated by a computer system and does not require any physical or digital signature.

The offer is conceptualized, organized and hosted By Vodafone Mpesa Limited (hereinafter referred to as “Vmpl”) in association with Vodafone India Limited and Vodafone Mobile Services Limited (hereinafter collectively referred to as “Vodafone India”) for the eligible prepaid subscribers of Vodafone India.

Please read the following terms and conditions carefully before participating in this offer known as “M-Pesa Cash Back Offer”. By participating in the offer, you agree to be legally bound by these Terms and Conditions (“Terms and Conditions”). If you do not agree to these Terms and Conditions, please do not participate In the Offer.

For the purposes of these Terms and Conditions, wherever the context so requires “You” or “Your” shall mean any natural person who being an Eligible Subscriber has participated in the Offer.

1. This promotional Cashback Offer is valid for Vodafone M-Pesa customers only (hereinafter referred to as “Customer”) and is applicable on transactions using M-Pesa wallet.
2. **The promotional cashback offer can be availed till 31st December 2020.**
3. **The Cashback Offer is valid only for all Vodafone Customers who recharge a Vodafone Prepaid connection for an Unlimited Plan using M-Pesa website (www.mpesa.in), Customer Mobile App, by dialing *400# & M-Pesa Agent Assisted Portal (“Eligible Subscriber”).**
4. **Cashback vouchers will be credited to the M-Pesa wallet of the same mobile number for which the prepaid recharge has been done.**
 - a. E.g. if a customer A has a M-Pesa wallet on mobile number X and does a prepaid recharge of the same mobile number, then cashback voucher will be credited in M-Pesa wallet with mobile number X.
 - b. If a customer B has a M-Pesa wallet and does a prepaid recharge of another mobile number Y, then cashback voucher will be credited in M-Pesa wallet with mobile number Y. I.e. the user Y needs to register for M-Pesa account to see his money back in to M-Pesa account.
5. **All Customers, doing Vodafone Recharge for an Unlimited Plan, are eligible to get 100% of Cashback vouchers on valid recharges under the Offer.**
 - a. **E.g. Any customer doing a recharge of Rs.399/- Unlimited Plan would get Cashback voucher worth Rs.399 in the M-Pesa wallet.**
6. **Cashback voucher will be credited to M-Pesa wallet within 1 (one) working day from date of transaction.**
7. **For Vodafone customers not registered on M-Pesa, the cashback vouchers can be obtained by registering with M-Pesa using the same number on which prepaid recharge has been done. (Refer to examples given in point 4, above)**
8. Customers doing the recharge with a valid Unlimited Plan amount would be eligible to get the Cashback voucher – Refer table below. (Customers are advised to seek clarity of the offer from Vodafone Customer Care at 199 (for Vodafone Customers) before doing the recharge transaction.)
9. Offer benefits comprising of Cashback vouchers in the manner stated herein shall be provided through M-pesa wallet of Vodafone M-Pesa Limited (VMPL), or any other mode through VMPL or its successors in business as applicable regulations may permit.

Circle	Unlimited Plans		
	Offer 1	Offer 2	Offer 3
Assam	399	458	509
Chennai	399	458	509
Delhi	399	458	509
Gujarat	399	458	509
Haryana	399	458	509
Karnataka	399	458	509
Kerala	399	458	509
Kolkata	399	458	509
Maharashtra & Goa	399	458	509
Mumbai	399	458	509
North East	399	458	509

Orissa	399	458	509
Punjab	399	458	509
Rajasthan	399	458	509
West Bengal	399	458	509
Tamil Nadu	399	458	509
UP (East)	399	458	509
UP (West)	399	458	509

10. **Redemption of Cashback** – Maximum Cashback voucher of Rs.50 (only) can be redeemed at a time for every subsequent recharge of Vodafone Unlimited Plan of the same value, till such time Cashback voucher balance is available in your M-Pesa wallet E.g. On a cashback of Rs.399 – Rs.50 cashback can be redeemed on next recharge of value Rs.399/- & for the same mobile number for which cashback was awarded.

Note: The last redemption of the Cashback will be limited to the amount available in the Cashback Balance.

11. **OFFER PERIOD**

- a. This is a limited period offer available from 22nd Mar 2018, 00:00:01 hrs. till 11th April 2018, 23:59:59 hrs., both days inclusive (“**Offer Period**”);
- b. Vodafone India or VMPL reserves the right to extend or shorten the Offer Period, as it deems fit.

A. OFFER AREA

- a. The Offer is valid in select Indian cities / telecom service areas as mentioned below –
 - i. Please refer point no. 7 for further details on applicability
 - ii. Notwithstanding the foregoing, if the operation of or participation in the Competition is prohibited in any State and/or territory or part thereof as per applicable law, the Subscribers from such State and/or territory or part thereof shall not be eligible to subscribe to or participate in the Competition. No further notice shall be given by Vodafone India or VMPL in this regard.

B. MODIFICATION OF OFFER

- a. Vodafone India or VMPL reserve the right, at their sole discretion, to modify these Terms & Conditions of the Offer or any part thereof at any time during the Offer Period and without prior notice to You, if so required in view of business exigencies and/or guidelines issued / amended by TRAI, Department of Telecom (DOT) and/or statutory changes and the same shall be binding on the participating Subscribers availing this Offer.
- b. If Vodafone India or VMPL modify these Terms, the modified terms will be posted on www.vodafone.in and www.m-pesa.in. You are therefore advised to check this Websites regularly for any update(s) or amendment(s) made to these Terms and Conditions and in the event the modified or amended Terms and Conditions are not acceptable to You, You should discontinue participating in the Offer. Your continued participation in the Offer will constitute your acceptance of the latest revised Terms and Conditions.

C. WITHDRAWAL OF OFFER

- a. Vodafone India or VMPL reserves the right to extend, cancel, discontinue, suspend or prematurely withdraw the Offer at any time during its validity as may be required in view of business exigencies and/or changes by TRAI, Department of Telecom (DOT) and/or statutory changes without any notice to You and the same shall be binding on the participating Subscribers availing this Offer.

D. DISCLAIMERS

- a. You agree that this Offer is being made purely on a “best endeavor” basis and subject to acceptance of these Terms and Conditions. Your participation in the Offer is voluntary and You expressly agree to avail the Offer at

your sole risk. Vodafone India or VMPL shall not be responsible for any loss, injury or any other liability to any Subscriber arising due to participation in the Offer.

- b. Vodafone India or VMPL makes no representation or warranty of any kind whatsoever, whether express or implied, including, but not limited to, meeting of Your requirements or aspirations, timeliness, security of the Offer and/or any delay or failure to avail the Offer including due to technical or network problems. To the extent you choose to avail this Offer, you do so at your own initiative and You shall remain responsible for compliance with the Terms and Conditions herein, any applicable laws, including but not limited to applicable local laws. You agree not to hold Vodafone India or VMPL, its officers, directors, employees, affiliates, and agents or representatives liable for any direct, indirect, incidental, special, punitive or consequential damages, including loss of profits, incurred by the Winner or any participant or third party, in connection with the Offer or arising otherwise.
- c. Vodafone India or VMPL reserves the right to change, suspend, remove, or disable access to the offer at any time without notice. In no event will Vodafone India or VMPL be liable for the removal of or disabling of access to the offer. Vodafone India or VMPL may also impose limits on the use of or access to the offer, in any case and without notice or liability. Under this offer, Vodafone India or VMPL's responsibility shall only be limited in providing Telecom or wallet Service on Vodafone India's network for Eligible Subscribers availing this Offer.
 - a. Any claims, issues, damages or losses with regards to the quality or functionality of the prizes awarded under this Offer (if applicable) will be the sole liability of the manufacturers. Vodafone India or VMPL will not have any responsibility related to the same and will not entertain any query or complaint of the participants.
 - b. You shall indemnify and keep indemnified Vodafone India or VMPL, its officers, directors, employees, customers, affiliates and agents or representatives harmless from and against any and all actual claims, suits, proceedings, action, liabilities, expenses, costs (including attorney's fees and court costs), losses or damages of whatsoever nature, which Vodafone India or VMPL may incur, pay or become responsible arising out of or in connection with the Your breach of these Terms and Conditions. Vodafone India or VMPL shall have the right to defend themselves, pursuant to this clause, at the cost of the Subscriber in breach.

E. GENERAL

- a. This Offer cannot be used in conjunction with any other alternative offer or promotion of a similar nature.
- b. By availing this Offer, you confirm and waive the applicability of rules and regulations of the National Do Not Call registry and You agree to receive promotional messages and alerts under the current Offer and upcoming offers from Vodafone India, as it may in its sole and absolute discretion decide.
- c. This Offer is subject to force majeure circumstances i.e. Act of God or any circumstance beyond the reasonable control of Vodafone India or VMPL.
- d. The Subscriber shall also be bound by the terms and conditions of the Customer Application Form as amended from time to time.
- e. This Offer is subject to guidelines/directions issued by Telecom Regulatory Authority of India (TRAI), Department of Telecommunications (DOT) or any other statutory authority from time to time.
- f. The Terms and Conditions stated herein shall not override the terms and conditions of the Subscriber Enrolment Form/Customer Application Form.
- g. Failure by Vodafone India or VMPL to enforce any of the Terms and Conditions in any instance shall not be deemed to be a waiver of those Terms and Conditions and shall not give rise to any claim by any person.
- h. Subscriber may contact the customer care regarding any queries, complaints, disputes pertaining to the Offer.
- i. You hereby authorize Vodafone India or VMPL to collect your personal information including name, address and mobile number etc. and share with its partners so as to enable You to avail the Offer. Your personal information will be stored and processed in accordance with Vodafone Privacy Policy which is available at <http://www.vodafone.in/privacy-policy?section=consumer>.
- j. You agree that Vodafone India or VMPL has no responsibility and liability with regard to the privacy, safety and security of any information (including personal information) that You may have to share independently with third party content providers for availing relevant contents.

- k. By participating in the Offer, You confirm to abide by all intellectual and industrial property rights, including copyrights or trademarks belonging to Vodafone India or VMPL and to any third party content licensor to Vodafone India or VMPL that is made available through the Offer.
- l. These Terms and Conditions are governed in accordance with the laws of India. In the event of any disputes or any matter arising here from will be referred to a Sole Arbitrator to be appointed by Vodafone India and VMPL whose decision shall be final and binding on the parties. The place of Arbitration shall be Mumbai.

Common T & C applicable for all Vodafone M-Pesa offers

1. This promotional offers ("Offer") with above details are brought to you by Vodafone M-Pesa Limited (VMPL) and is valid for Vodafone M-Pesa customers only (hereinafter referred to as "Customer").
2. "Vodafone India" wherever applicable shall mean and include Vodafone India Limited and Vodafone Mobile Services Limited.
3. Any participation in the offer is voluntary.
4. All offers are exclusive to any other offer by VMPL.
5. Offers are not transferable / redeemable against any other offer of VMPL or cash. No request shall be entertained by VMPL in this regard.
6. Notwithstanding the other conditions, the Customer shall be subject to compliance with all applicable statutory legislations/processes/ formalities in connection with the offer and shall provide all such documents/papers as required by VMPL before availing the offer. Any failure on the part of the Customer to comply with directions issued by VMPL for availing the offer shall entitle VMPL to forfeit the opportunity of the Customer to participate. Such opportunity to participate will be governed by the terms & conditions and Customer will have to abide by them.
7. All costs and expenses for availing the opportunity to participate including statutory levies / tax will be borne by the Customer and no claim of whatsoever nature will be entertained by VMPL in this regard.
8. Apart from the entitlement to the above opportunity to participate, the Customer or his / her legal heirs will have no other rights or claims against VMPL or Vodafone India during the Offer Period.
9. All offers are subject to force-majeure conditions.
10. VMPL reserves the right to disqualify any Customer from the benefits of the offers, in case of any fraudulent activity/ suspicious transactions.
11. VMPL reserves the right to modify/ change all or any of the terms applicable to this offer or continue this offer without assigning any reasons or without any prior intimation whatsoever.
12. In case of any dispute or difference in respect of or in connection with the offer herein, the decision of VMPL shall be final and binding on all concerned.
13. Any dispute/matter arising out of or in relation to the offer is subject to exclusive jurisdiction of competent court/s of Mumbai only.
14. In addition to the above, the offers is subject to the VMPL's general customer terms and conditions as applicable. Please refer to the general customer terms and conditions on the website www.mpesa.in.
15. For further details on this offer, please call toll-free 55400 (Vodafone Numbers) or Toll-free 1800-123-55400 (non-Vodafone numbers).

16. By availing the offer, the customer agrees and accepts all the above mentioned terms and conditions including the specific M-Pesa offer terms therein.

Tips to Stay Safe against Vishing

What is Vishing?

Vishing is the act wherein one or many telephone calls are made to target customers with an intent to scam the user into sharing information that is misused for financial gain.

A typical Vishing call involves a scammer, posing as an employee from a reputed organization, requesting for your personal details like date of birth, OTP/MPIN etc.

A few illustrations are as follows:

“Your account will be deactivated, unless you do....”

- “Do load your M-Pesa wallet and get double credit value or benefits....”
- “If you load your wallet with Rs XX, you will get XX GB free....”

“You are eligible for an offer and for which confirmation OTP has been sent on your mobile, please share the same....”

“Load 5 M-Pesa wallets with Rs XX, you will be get Rs XXX cashback.....”

“Load a M-Pesa wallet for Rs XX and a free glow sign board installed at your location.....”

Tips to Stay Safe against Vishing

- Never disclose confidential details like Card/Bank details, Passwords, OTP, PIN, with anyone.
- Be judicious in sharing your personal information on social media platforms.
- Never respond to unsolicited calls or SMSs or emails seeking your personal details.
- Vodafone M-Pesa employees and/or representatives will never seek your personal information or details of your mobile wallet.
- Any offer that sounds ‘too good to be true’ must be verified thoroughly before responding.
- Any offer that sounds ‘too good to be true’ must be verified thoroughly before responding.
- In case of any concern or clarification, please call toll-free 55400 (Vodafone Numbers) or toll-free 1800-123-55400 (non-Vodafone numbers) or email us customercare.vmpl@vodafone.com