

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

1. The offer is valid till 31st March 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 on "Add Money ("Offer") and 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 till 31st Dec 2017 ("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 per month.**
5. **Cashback will be credited to customer M-Pesa account within 1 working day from the date of successful Add Money transaction.**
6. **Cashback amount can be used only for bill payments, recharges and online merchant payments.**
7. **Cashback amount will have a validity of 7 (seven) days from the date of credit in the customers M-Pesa account.**

100 MB data FREE for 3 months on M-Pesa App download

1. This promotional offer of "**100 MB FREE data for 3 months** ("Offer") is valid for Vodafone Post-paid and Prepaid customers only (hereinafter referred to as "Customer") who have downloaded and logged in the M-Pesa mobile application.
2. Offer will be applicable to all customers who have downloaded and logged in the M-Pesa mobile application for the first time on or from 26th January 2017.
3. The offer period is from 26th January to 31st March 2018, both dates inclusive.
4. **The 100 MB FREE data pack will have validity of 3 days.**
5. **The 100 MB FREE data pack will be provisioned within 2 working days of the M-Pesa mobile application login by the customer.**
6. **The 100 MB FREE data pack benefit for the second and third month will be provisioned only if the customer has logged in the M-Pesa mobile application even once for each of the months.**

7. The 100 MB FREE data pack benefit for the 2nd and 3rd month will not be provisioned if the M-Pesa mobile application has been uninstalled by the customer.

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**
 - 5% cashback upto a maximum of Rs.100 for first time M-Pesa users on merchant partner platform during the offer period.
 - 5% cashback upto a maximum of Rs.50 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)**
 - 5% cashback upto a maximum of Rs.100 for first time M-Pesa users on Merchant partner platform during the offer period.
 - 5% cashback upto a maximum of Rs.50 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.
 - c. **For Point-Of-Sale partners**
 - 5% cashback upto a maximum of Rs.50/-.
 - 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 3 (thrice) times/merchant during the offer period.
 - d. **For Travel partners**
 1. FLAT Rs.100/- cashback during the offer period.
 2. Minimum purchase of Rs.2000 is required to be eligible for cashback.
 3. Offer is valid once / user during the offer period.
 - e. **For Transport partners**
 - 25% cashback upto Rs.25/-.
 - The above offer is applicable to both new and repeat users.
 - No minimum purchase required unless otherwise mentioned on partner site.
 - Offer is valid twice/user/month.
 - Any customer may avail this offer to a maximum monthly cashback of Rs.25.
1. All the above promotional offers will be valid from 10th November 2017 to 31st March 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 180 (one hundred and eighty) days from the date of credit in the customers M-Pesa account.**
6. 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.
7. The offer is valid for all Customers who make payment using M-Pesa at Partner sites & apps.
8. The offers applicability will be as per indicated in point no. 1.
9. This offer is applicable & valid with Partner only.

M-Pesa Offer on Shopclues

1. This is a **Special Cashback** promotional offer of "**Shopclues**" ("Offer") and is valid for all M-Pesa registered customers only (hereinafter referred to as "customer").
2. The offer is valid from 10th November 2017 to 31st Dec 2017 ("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) & maximum upto Rs.50/- during the rest of month duration. 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, upto a maximum 3 (three) times during the offer period.**
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 BookMyshow

1. This is a **Special Cashback** promotional offer of "**Bookmyshow**" ("Offer") and is valid for all M-Pesa registered customers only (hereinafter referred to as "customer").
2. This is a limited period offer valid from 10th November 2017 to 31st Dec 2017 ("Offer Period").
3. **Minimum purchase of Rs.100 is required to be eligible for cashback.**
4. **15% 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 15% cashback upto Rs.30.**
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 31st December 2017 ("Offer Period").
3. **Customer is eligible for 10% cashback on all DTH transactions for period of 2 consecutive calendar months post which the customer will not be eligible for any DTH cashback till 31st Mar 2018.**

4. **The cashback amount for each of the 2 months would be as follows**
 - a. **10% cashback upto Rs.30 (Month 1 of the offer)**
 - b. **10% cashback upto Rs.20 (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 between 16th Mar 2017 to 30th June 2017.
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 180 (one hundred and eighty) days from the date of credit in the customers M-Pesa account.**

M-Pesa Offer – Goomo.com

1. This promotional offer of site wide discount is brought to you by Goomo.com for Vodafone M-Pesa Limited (“Vodafone M-Pesa” or “VMPL”) customers.
2. The offer is available only for Vodafone M-Pesa customers only.
 - a. **For Domestic flights only –**
Offer code for this offering is “MPESA”. The applicability of the offer is as per the details below –
Flat Rs.250 on One-way, Minimum booking Amount - Rs.3000
Flat Rs.600 on Return, Minimum booking Amount - Rs.6500
Offer is valid from 10st Nov 2017 to 31th Dec 2017, both dates inclusive.
 - b. **For Domestic & International Hotel Booking –**
Offer code for this offering is “MPESAH”. The applicability of the offer is as per the details below –
Upto 30% off (Max. Rs.15000)
 Offer is valid for bookings made till 31st January 2018. Travel Validity: Checkout till 31st February 2018
3. Offer is valid for bookings made on www.goomo.com. Bookings made offline are not eligible under the offer.
4. Upon entering the offer code (MPESA / MPESAH), an instant discount as per above indicated slabs would be applied on the total purchase amount & only the balance amount needs to be paid by the customer using M-Pesa
5. Enter the promo code in the promo code section in ‘Confirm Flight Details’ page.
6. **The discount can be availed once per user during the offer period.**
7. Offer is not valid on flight tickets booked on Air India Express, Air Arabia, Tiger Airways, Fly Dubai or Air Asia.
8. Any fraudulent activities, including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions will lead to booking cancellation.
9. VMPL or Goomo.com reserves the right to disqualify any Customer from the benefits of this offer, in case of any fraudulent activity or suspicious transactions is noticed.

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 10th November 2017 to 31st March 2018.
5. There is no minimum transaction value to avail the offer
6. **Vodafone M-Pesa customer is eligible for 5% 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 180 (one hundred and eighty) days from the date of credit in the customers M-Pesa account.**

M-Pesa Offer – Akbar Online

10. This promotional offer of site wide discount is brought to you by Akbar Online Booking Co. Pvt. Ltd (“Akbar Travels”) for Vodafone M-Pesa Limited (“Vodafone M-Pesa” or “VMPL”) customers.
11. The offer is available only for Vodafone M-Pesa customers only.
12. **Offer code for this offering is “ATMPESA”. The applicability of the discount is as per the details below –**
 - a) **For Domestic flights –**
 - a. **For booking amount Rs.3000/- or above – Rs. 500/- instant discount to the customer**
 - b. **For booking amount between Rs. 1000/- & Rs.2999/- (both amount inclusive) – Rs. 300/- instant discount to the customer**
 - b) **For International Flights –**
 - a. **For booking amount above Rs.15000/- – Rs. 1000/- instant discount to the customer**
 - b. **For booking amount between Rs. 10000/- & Rs.15000/- (both amount inclusive) – Rs. 750/- instant discount to the customer**
 - c. **For booking amount between Rs. 1000/- & Rs.9999/- (both amount inclusive) – Rs. 500/- instant discount to the customer**
13. **Upon entering the offer code (ATMPESA), an instant discount as per above indicated slabs would be applied on the total purchase amount & only the balance amount needs to be paid by the customer using M-Pesa**
14. **The offer is valid on Domestic and International Flights Booking only.**
15. This is a limited period offer from 1st June 2017 to 30th November 2017, both dates inclusive.
16. **The discount can be availed once per user during the offer period.**
17. The promo code is valid till 11.59 pm of 30th November 2017.
18. The above promo code is only valid for booking done on Akbar Travels website (www.akbartravels.com), Mobile Site and Mobile App
19. Any fraudulent activities, including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions will lead to booking cancellation.
20. VMPL or Akbar Travels reserves the right to disqualify any Customer from the benefits of this offer, in case of any fraudulent activity or suspicious transactions is noticed.

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

