

Terms & Conditions:

1. These terms and conditions shall apply to the Magical Diwali Season 9 Contest (“Diwali Contest”) sponsored by TVS Credit Services Limited (“TVS Credit”) exclusively for customers availing loans from TVS Credit from 8th October 2026 to 16th November 2026, both days inclusive, (“Contest Period”). Existing customers applying for a fresh loan from TVS Credit during the Contest Period are also eligible for the Diwali Contest.
2. This Diwali Contest shall be applicable to the following loan product categories and in the eligible states as specified below:

S. No.	Loan Product Category	Eligible States
a.	Consumer Durable Loans	Andhra Pradesh, Telangana, Bihar, Jharkhand, Karnataka, Maharashtra, Orissa, Tamil Nadu, Uttar Pradesh, Rajasthan, Madhya Pradesh, Chhattisgarh, Gujarat, Haryana, Kerala, Punjab, Delhi, Assam, Uttarakhand, Himachal Pradesh, Pondicherry and West Bengal

3. Participants shall upload a selfie with the financed product and answer a quiz by scanning the QR code/link available on the TVS Credit website, promotional banners, advertisements, or at partner dealer locations.
4. Applicable only for Gold Loan.
 - a. Customers of gold loan will be eligible to win assured silver coins on the participation in Magical Diwali Contest.
 - b. This offer is valid only for customers availing new gold loans for a minimum amount of Rs. 1,00,000/- and more. Customers availing renewal of existing gold loans shall not be eligible.
 - c. A maximum of one silver coin may be awarded per customer ID, if the participant holds two or more loan accounts, which shall be awarded solely in relation to the first loan availed during the Contest Period.
 - d. Under this Contest, the Silver Coin shall be awarded only to the first twenty-five (25) eligible customers per branch who avail a loan during the Contest Period, determined on a first-come, first-served basis.
 - e. Prizes will be awarded subject to availability of stock and the Contest Period.
 - f. TVS Credit makes no representation or warranty regarding the quality, purity, value or weight of the silver coin and shall not be held liable for any claims or disputes arising from the specifications of the silver coin. TVS Credit shall not be deemed to be the seller or distributor of such product.
5. Every participant will be eligible for an assured gift voucher. All such gift vouchers shall be governed by the terms and conditions as stipulated by the issuer of such gift vouchers.
6. In addition, the participants shall also be eligible for Daily, Weekly, and Mega prizes subject to terms and conditions as mentioned below.
7. Winner Selection:
 - a) The participant who is the fastest to answer all questions in the quiz correctly shall be eligible to be included in the winner pool.
 - b) The winner pool shall be categorized into Daily Prize Winners, Weekly Prize Winners and Mega Prize Winners and shall be awarded with various prizes in form of vouchers and/or other products.
8. In case the winner is awarded:
 - a) Product:

Any product provided as prize shall carry the standard warranty terms issued by the respective manufacturer. TVS Credit shall not be responsible for the fitness, merchantability, performance, service, or any defect in such product. All claims, disputes, or warranty-related issues shall be addressed directly between the winner and the manufacturer. TVS Credit shall not be deemed to be the seller or distributor of such product.

b) Third-Party Vouchers:

Any voucher issued by a third party shall be governed solely by the terms and conditions of the issuing entity. Winner shall redeem the voucher subject to terms and conditions and instructions specified on voucher. The winner shall be responsible for complying with such terms. TVS Credit shall not be liable for the usability, redemption, or any dispute arising from such vouchers, which shall be resolved directly between the winner and the issuing third party.

9. TVS Credit's role is limited to facilitating the delivery of such vouchers or product, and TVS credit shall not assume any responsibility beyond such facilitation.

10. Winner Selection and Prize Delivery

- a) The winners shall be determined by TVS Credit based on the criteria set forth herein. The decision of TVS Credit in this regard shall be final and binding.
- b) All winners and prizes shall be announced by TVS Credit through its official accounts on popular social media platforms and TVS Credit Magical Diwali Microsite. The details of the prize along with its conditions for delivery/collection shall be communicated to the winners registered email ID and mobile number. By participating, winners consent to the publication of their names for promotional purposes, unless they notify TVS Credit in writing to opt out.
- c) The communication will include details such as the nature of the prize, the mode of collection or delivery, and the timeline for collection or delivery. The winner must collect or take delivery of the prize within the specified timeline mentioned in the communication. Failure to do so will result in forfeiture of the prize, without any further obligation on the part of TVS Credit.
- d) TVS Credit reserves the right to verify the identity of the winner before delivery of the prize and for such purpose it may seek relevant information and/or valid documents as may be required. The prize shall be delivered to the participant's registered address within a period of 02 (two) months from the conclusion of the campaign period as mentioned. The Participant shall provide the details and copy of pan card to TVS Credit for regulatory purposes only.
- e) In case the prize is a voucher issued by a third party; it shall be delivered to the winner's registered email address/WhatsApp.
- f) No cash or monetary equivalent shall be provided in lieu of any prize under any circumstances. TVS Credit reserves the right to exclude any person or individual from the Diwali Contest at any time by any reason whatsoever.
- g) You are advised not to post your loan details or any personal information on any social media platforms. All information relating to the Magical Diwali Contest shall be published on TVS Credit Magical Diwali microsite <https://magicaldiwali.tvscredit.com/>

11. In case the winner is required to collect the prize at any specified location, the same shall be done by the Winner only. No third party on behalf of the Winner shall be entitled to collect the prize.

12. TVS Credit shall not be responsible for any NDNC (National Do Not Call) Registry regulation. All customers who participate hereby agree and give express consent to TVS Credit for the Diwali Contest that even if they

are registered under NDNC, DND (Do not disturb), TVS Credit, will have the valid authority to call or send SMS and/or email such shortlisted participants, by virtue of them having voluntarily participated in the Magical Diwali Contest.

13. TVS Group employees, blood relations of employees, agents, dealers, vendors etc are not eligible to participate in the Magical Diwali Contest.
14. The images of the prizes depicted on the press ads/posters etc., are for illustrative purposes only and the actual prize may vary from the depiction made. All images used to depict prizes are proprietary to the respective brand/manufacturer.
15. Any fraudulent conduct on the part of the participant shall lead to disqualification. Cancellation of the loan shall lead to disqualification. Participants availing loan through InstaCard must submit the invoice evidencing the purchase of the financed product. Such invoice must contain the full address of the participant in absence of which the participant shall be disqualified. Decision of TVS Credit shall be final and binding in this regard.
16. TVS Credit reserves the right to change, defer, alter or cancel this Magical Diwali Contest in part or in full, or change any of all the terms and conditions of the Diwali Offer without intimation to the participant. The decision of TVS Credit shall be final in all regards and no communication, queries or complaints shall be entertained in this regard.
17. Participation in Magical Diwali Contest is voluntary, and the loan can be availed from TVS Credit without participating the Magical Diwali Contest as well.
18. Participating in this Magical Diwali Contest is deemed acceptance of the above terms and conditions by the Participant.
19. General Terms & Conditions Apply.