

Jackpot Prize Mela - Terms and Conditions

Augmont Gold Loan

Campaign Period

1. The Jackpot Prize Mela (the "Campaign") runs from October 17, 2026 to December 31, 2026, both days inclusive (the "Campaign Period").

Definitions

2. Referrer: The person who refers. Must be an existing Augmont/Arvog Gold Loan customer with a registered mobile number.
3. Referee: The person referred, who takes the Gold Loan.
4. New customer: A person with no previous Gold Loan with Augmont/Arvog, as per customer dedupe in the LOS (mobile, PAN/KYC).
5. Winback customer: A previous customer with no active loan for at least 90 days before the new disbursal.
6. Successful referral: A referral that meets every condition in the Referral Reward Eligibility and Referral Conditions sections.

Referral Offer (Digi Gold)

7. Under the Jackpot Prize Mela, an existing Augmont Gold Loan customer (the "Referrer") can refer a New customer or a Winback customer (the "Referee") to avail a Gold Loan.
8. On successful Gold Loan disbursal to the Referee, both the Referrer and the Referee will each receive Digi Gold worth Rs. 500.
9. The referral terms in the sections up to "Referral Reward Disqualification" apply only to the Digi Gold referral reward. The Jackpot prizes are governed separately by the "Jackpot Prize Eligibility" section.

Referral Reward Eligibility

10. The Referrer must be an existing, valid Augmont Gold Loan customer with a registered mobile number.
11. The Referee must be either a New customer or a Winback customer, as defined in the Definitions section.
12. The Referee's Gold Loan amount must be a minimum of Rs. 25,000.
13. The Gold Loan taken by the Referee must remain active for a minimum of 30 days.
14. Both the Referrer and the Referee must have valid KYC and valid contact details on record.

Referral Conditions

15. A Referrer can make a maximum of 5 successful referrals per month.
16. The referral must be made through the official Augmont referral process (as communicated by Augmont) before the Referee applies for the loan.
17. A Referee can be linked to only one Referrer. If multiple customers refer the same person, only the first valid referral recorded by Augmont will be considered.

18. Self-referral is not allowed. Referrals between accounts held by the same person or the same household for the purpose of claiming rewards will not qualify.

Referral Reward Terms

19. The reward will be credited only after the Gold Loan of the Referee is successfully disbursed and the conditions above are met.
20. The reward is in the form of Digi Gold and is not payable in cash and cannot be exchanged for any other benefit.
21. The reward cannot be transferred to any other person.
22. Digi Gold is credited to the customer's registered Digi Gold account. Where the customer does not have such an account, they may need to create one to receive the reward.
23. Rewards are subject to the standard terms and conditions of the Digi Gold platform.
24. Applicable taxes, if any, on the reward will be as per prevailing laws.

Referral Reward Disqualification

25. If the Referee's loan is closed, foreclosed or cancelled before completing 30 days, the reward will not be credited, and if already credited, Augmont may reverse it.
26. Augmont may withhold or cancel rewards where it finds fraud, misuse, false information, duplicate or fake referrals, or any violation of these terms.
27. Augmont employees, agents and their immediate family members, along with associated agency or vendor staff, may not be eligible for this campaign unless Augmont states otherwise.

Jackpot Prize Eligibility

28. These criteria apply only to the Jackpot prizes and are separate from the Digi Gold referral reward criteria above.
 - a) The customer must avail a Gold Loan within the Campaign Period (October 17, 2026 to December 31, 2026), and the loan must remain active for at least 1 month, with a minimum loan amount of Rs. 25,000 or above.
 - b) The customer must be tagged by the branch under the source through which they came: Walk-in, Digital Ad, Branch Activity or Referral.
 - c) Referee: A Referee who takes a Gold Loan during the Campaign Period will be eligible for the Jackpot prizes, in addition to the Rs. 500 Digi Gold referral reward.
 - d) Referrer: Referring a customer does not by itself make the Referrer eligible for the Jackpot prizes. The Referrer will be eligible only if they also take a Gold Loan during the Campaign Period, subject to the same criteria above.
29. The prizes shown in imagery are for representation purposes only, may vary and are subject to availability.

General

30. Gold Loan approval, loan amount and interest rates are subject to Augmont's standard eligibility, credit and valuation policies. Participation in this campaign does not guarantee loan approval.

31. Augmont's decision on eligibility, validity of referrals, reward credit and prize eligibility will be final and binding.
32. Augmont reserves the right to modify, extend, suspend or withdraw this campaign or any of these terms at any time without prior notice.
33. By participating, the customer agrees to these terms and conditions and consents to their details being used for verification and communication related to this campaign.

Gold Loan provided by Finkurve Financial Services Limited. RBI Licence No.: 13.00316