

Scratch & Win Campaign Terms & Conditions:

This campaign is run by HDB Financial Services Ltd. on following Terms and Conditions:

1. The participation is open to residents of India above 18 years of age (“Participant”)
2. Offer Validity Period (for participation): 1st March to 31st May, 2026
3. Offer applicable for Air Conditioner, Refrigerator, Deep Freezer, Cooler, Panel Loans only.
4. The Surprise Gift, Holiday Voucher & Assured Voucher worth upto Rs.60,000* offer is applicable only after the submission of all the documents, completion of all the formalities, and complete disbursement of the loan in the HDBFS system.
5. In case of inadequate or incorrect information the consumer shall stand disqualified for the offer.
6. Each unique campaign code can be redeemed only once and cannot be carried forward.
7. The usage of this offer is incumbent upon the terms & conditions to be followed by the participant. Such conditions need to be followed by the participant. Offer T&C will be displayed on the scratch reward screen.
8. Participant is required to contact merchant directly in case of issues after redemption of the offer. HDB Financial Services Ltd. is not responsible for any merchant related service issues.
9. The Offer is open to residents of India above 18 years of age (“Participant”), except employees, agents, dealers, distributors of HDBFS.
10. The offers are non-transferable.
11. HDB Financial Services Ltd. shall not be liable in any manner for any cost or expense incurred for redemption of the voucher code.
12. If the customer has registered himself to the DND or Do not Call registry of the telecom provider then by participating in this Offer, he/she hereby consents to HDBFS, to contact him as per the terms of this offer. However, such customer may not receive any calls or messages. In this case, HDBFS shall not be liable or responsible for in any manner whatsoever.
13. In the event the Winner declines or fails to claim the Grand Prize for whatsoever reason, HDBFS may at its sole discretion choose an alternate winner from the participants. The decision of HDBFS shall be final and binding and no further queries/correspondence will be entertained in this regard by HDBFS.
14. HDBFS will have no legal and financial liability on unclaimed gifts/vouchers beyond the applicable period of the campaign.
15. HDBFS accepts no responsibility, financial or otherwise for the misuse of Voucher codes, and are not liable for any personal loss or injury and cannot be held responsible for any disagreement concerning this campaign.
16. All information provided by the Participant in relation to this campaign will be used by HDB Financial Services Ltd. and its authorized service providers to administer the campaign.
17. These terms & Conditions are subject to Indian Law and the exclusive jurisdiction of the Courts in Mumbai.
18. For any queries, contact our customer care at customer.support@hdbfs.com or call +914442984541