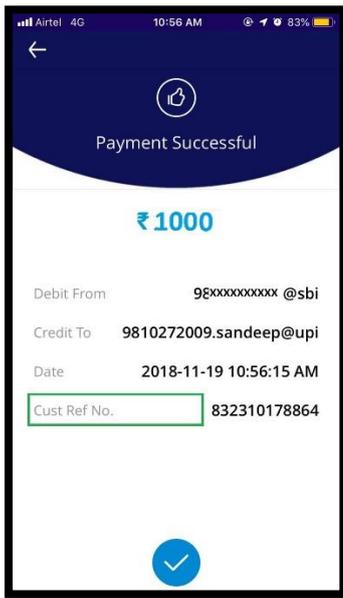


Steps for customer to avail offer:

- a. Buy fuel from Indian Oil Retail Outlets and pay through BHIM-UPI i.e. BHIM SBI Pay app. (min transaction value – Rs 100/-)
- b. Send sms in a specified format to 9222222084:
<UPI Reference No. (12-Digit)> <DDMM>



For example, in the sample transaction shown above, the 12 digit - UPI reference No. would be: **832310178864**

2. **SMS Charges** – Normal SMS charges apply.
3. **Customer care no** - 1800 22 8888 (TOLL-FREE)
4. **Escalation Matrix** –
 - a) 1st level – Call Center -1800 22 8888
 - b) 2nd Level – help@xtrarewards.com
5. **Cash-back Entry Clock** – 12:00 AM

Indian Oil: Offer Terms and conditions

1. Participation in this offer is deemed acceptance of these Terms and Conditions.
2. Offer commences on 15th Oct'18 and closes at 12.00 pm IST (midnight) on 23rd Nov'18 - ("Offer Period"). Any entries received after 12.00 midnight, on 29th Nov'18 will not be considered.
3. Entry to this offer shall be treated as void wherever such offers are prohibited under local laws.
4. By entering this offer, you agree that the information provided by you may be used by Indian Oil Corporation Ltd (IOCL) for the administration of the draw. We may also use the information to carry out research about this offer or communicate future promotions to you.
5. This offer is open to Indian Citizens aged 18 or over, as on 1st April 2018, residing in India only.
6. Only those customers who purchase fuel from Indian Oil Corporation Ltd Retail Outlets through payment card such as Debit, Credit or prepaid as well payments through UPI are eligible to participate in the offer.
7. This offer is applicable for purchase of fuels at any Indian Oil Corporation Ltd and Assam Oil Division retail outlets only.
8. A customer purchasing fuel through card, should SMS with the 6 digit approval / Auth code printed on the charge slip along with the date of transaction in the specified syntax - 'Approval/Authcode space DDMM.' to the no 9222222084. Where DDMM is the actual date of card payment transaction. Ex transaction on 1st Nov'18 , DDMM must be 0111.
9. For purchases through UPI, the customer should send the 12 digit UPI reference no along with the date of transaction. The sms syntax for UPI transaction is "12 Digit UPI ref No space DDMM" to the number 9222222084. Where DDMM is the actual date of UPI payment transaction.
10. A customer can make multiple entries for repeat purchases however each SMS should have a separate Auth/approval code or UPI reference no. Multiple entries using the same Auth/approval code or UPI reference number will be considered invalid.
11. Cash-backs on offer – Out of all eligible SMSs received for a particular transaction date, 10,000 SMSs shall be entitled for cash-back ranging as per Rs 50/-, Rs 100/-, Rs 150/, Rs 200/-.
12. Only those SMS which have been sent in proper sms syntax within 7 (including the day of transaction) days of the actual payment through card or UPI for purchase of fuel from Indian Oil Corporation Ltd Retail Outlet will be eligible for participating in the campaign.
13. One mobile number is eligible for getting cash-back for maximum 2(two) times during the campaign period and a maximum value of Rs 400/- (approximately equivalent to 5 L of Petrol at Goa)
14. In case on a single day, if there are 2 (or more) mobile nos having the same message (i.e. same Auth code/UPI reference no and date) then both shall not be eligible for cash-back, unless the Banking transaction database has as many no. of records of distinct transactions with same Auth/approval code or UPI reference no on the same day.
15. Winners will be declared normally within 2 weeks of the close of the offer or within such period as the Corporation may deem fit. Winners will be sent link to enroll into the XTRAREWARDS Loyalty Program of Indian Oil Corporation Ltd and the cashback incentive will be credited into the winners loyalty account. The winners shall be required to provide the requisite personal profile information such as name, address etc to Indian Oil Corporation Ltd for creation of such Loyalty account. The winner shall also have to agree to the XTRAREWARDS Loyalty Program to avail the cash back incentive.
16. Winners may redeem the XTRAREWARDS loyalty point by visiting participating Indian Oil Corporation Ltd Retail Outlet against fuel purchase.

17. Winners will be communicated individually through sms and the decision of the Corporation shall be final and no communication in this regard will be entertained.
18. The selected Mobile Numbers would be contacted by our back-end operator for further processing. In case the mobile number has been changed/terminated/blocked/out of reach etc. Indian Oil Corporation Ltd will not be held liable for not being able to communicate/handover prizes to the winners.
19. No queries/clarifications/suggestions will be entertained on the modality of selection or the selection process which would be entirely the discretion of Indian Oil Corporation Ltd.
20. All statutory levies including taxes, duties, octroi etc., applicable on the prizes would have to be borne by the prize winners.
21. The offer is not transferable and cannot be exchanged/redeemed for cash. No cash claim shall be entertained in lieu of the offer. This offer may not be combined with other IOCL Promotional or Discount Offer.
22. Indian Oil Corporation Ltd, shall not be liable for any loss or damage whatsoever that may be suffered as a result of participating in the offer or enjoying the prizes.
23. The decision of Indian Oil Corporation Ltd. is final and binding and is noncontestable. Indian Oil Corporation Ltd. reserves the right to withdraw and/or alter any of the terms and conditions of this offer at any time without prior notice. No correspondence would be entertained on this account.
24. IOCL reserves the right to audit all claims/winning entries to ensure that the Terms and Conditions of the promotion have been met; and to request additional information regarding any and all claims and supporting documents.
25. Apart from the entitlement to the prizes, the winner or his/her legal heirs will have no rights or claims against IndianOil or its partners.
26. As a general rule no correspondence will be entered into. Any correspondence would be at the discretion of IndianOil.
27. The submission of false, incorrect, misleading or fraudulent data or documentation may result in disqualification from this promotion and from future IOCL promotions. The submission of false, misleading or fraudulent information may result in the claimant being subject to civil or criminal liability.
28. All disputes are subject to the exclusive jurisdiction of the courts of Mumbai.