Innoviti Diwali Bonus
Terms & Conditions

1. The Innoviti Diwali Bonus (the "Program") is organised by Innoviti Technologies Private Limited, a company having its registered office at Tower D, 7th Floor, Diamond District, Old Airport Road, Kodihalli, Bangalore 560008, Karnataka (the "Organiser").
2. The Program rewards eligible Promoters, Team Leaders and Merchants (defined below) with Points for qualifying brand transactions done through Innoviti Products, as per the details below. Points of Promoters and TLs are convertible to cash rewards and towards Mega Rewards under Clause 14 below, and Points of Merchants count towards Mega Rewards for Merchants only, as detailed under Clause 15 below.
3. By participating in the Program, a Participant confirms that they have read, understood and agree to be bound by these Terms and Conditions ("T&Cs"). A person who does not agree to these T&Cs must not participate.
4. **Definitions**

(a) Innoviti Products means the Innoviti Genie machine and the Innoviti Link App.
(b) Promoter means a brand promoter deployed at a store who has registered for the Program through the official registration form for one or more brands.
(c) Brand Team Leader (TL) means a registered team leader supervising one or more Promoters, as recorded in the Promoter's registration form.
(d) Merchant means a retail store or outlet using Innoviti Products, to whom one or more Promoters are tagged as per the Registration Form.
(e) Participant means a Promoter, TL or Merchant, as the context requires.
(f) Registration Form means the form submitted by a Participant, including name, mobile number, store, tagged Merchant, tagged TL and UPI ID. The details recorded in Innoviti's system shall be final.
(g) Brand Link Sent means a payment link sent to a customer through the Innoviti Link App for a product whose IMEI has been scanned, offering a brand EMI, an instant cashback, or both.
(h) Brand Transaction Completed means a sale completed through the Innoviti Genie machine and/or the Innoviti Link App in which the IMEI is scanned and the customer avails a brand EMI offer, an instant cashback offer, or both.
(i) Qualifying Transaction means a Brand Link Sent or a Brand Transaction Completed that is validly recorded in Innoviti's system.
(j) Points means points credited to a Participant under these T&Cs.

5. The Program is open only to individuals who are resident in India, are 18 years of age or older, and hold a valid bank account linked to a UPI ID in their own name.
6. Each Participant may register only once. Duplicate, shared or proxy registrations will be disqualified.
7. The last date for Promoter registration is the last day of the Program Period, i.e. 15th November 2026, 23:59 hrs IST. Once a Promoter registers for a brand, Points accrue to all eligible stakeholders retrospectively for Qualifying Transactions of that brand at that Merchant from the start of the Program Period.
8. The Participant is solely responsible for the accuracy of the details in the Registration Form, including the UPI ID and Merchant/TL tagging. The Organiser is not liable for payments made to an incorrect UPI ID entered by the Participant.
9. The Organiser may verify identity before crediting any payout or Mega Reward.
10. **Program Period**

(a) The Program runs from 16th October, 2026 to 15th November, 2026, 23:59 hrs IST (the "Program Period"), unless extended or withdrawn by the Organiser.
(b) Only Qualifying Transactions completed within the Program Period earn Points.

Event	**Date**
Program starts	16th October 2026
Dussehra Bonus cut-off	20th October 2026, 23:59 hrs IST
First weekly redemption	Friday, 23 October 2026
Weekly redemptions thereafter	Every Friday
Mega Reward cut-off	15th November 2026, 23:59 hrs IST
Last date for Promoter registration	15th November 2026, 23:59 hrs IST

11. **Earning of Points**

(a) Participants earn Points for every Qualifying Transaction done through Innoviti Products during the Program Period, as follows:

Point Accrued	**Promoter**	**Brand TL ***	**Merchant ****
One Brand Link Sent	20	4	20
One Brand Transaction Completed	100	20	100

* Brand TLs will get the credit for points for all the transactions done by promoters tagged to them as per the registration form filled by the promoter across stores
** Merchants will get the credit for points for all the transactions done by promoters tagged to them as per the registration form across brands

*** Brand Link and brand transaction are defined where the IMEI is scanned and offers are availed across brand EMI and instant cashback or both.

**** Every week promoters and TLs will get money deposited in their respective bank accounts as per the UPI ID entered at the time of registration. Points accrued till Thursday will be auto- redeemed on Friday with money deposited in the account. First redemption 23rd Oct.

(b) Promoters are not required to enter their mobile number when sending a link on the Link App. Points are allocated on the basis of the Promoter registration database maintained by the Organiser.

(c) Points are allocated on the basis of the Promoter registration database maintained by the Organiser.

(d) Team Leaders earn the Brand TL Points above for all Qualifying Transactions by Promoters tagged to them, as per the Promoter's Registration Form, across stores.

(e) Merchants earn the Merchant Points above for all Qualifying Transactions by Promoters tagged to them, as per the Registration Form, across brands.

(f) Promoter registration is mandatory for every stakeholder to receive benefits under the Program, including the Promoter, the Merchant and the Brand TL. Promoter registration must cover all brands sold by the Merchant. If no Promoter is registered for a particular brand at a Merchant, no Points or benefits for transactions of that brand will accrue to any stakeholder.

(g) Where a Merchant does not have a promoter (a non-promoter outlet) and the Merchant registers itself as the Promoter for that brand, the Merchant will receive only the Merchant benefits, and not the Promoter benefits, for transactions of that brand. Promoter registration remains mandatory for participation in the Program.

(h) A transaction qualifies only where the IMEI is scanned and a brand EMI offer, an instant cashback offer, or both, are availed. Sales without an IMEI scan or an availed offer earn no Points.

(i) Points for Brand Link Sent are earned once per IMEI. Repeat or duplicate links for the same IMEI earn no further link Points.

(j) Each Qualifying Transaction is attributed to the Promoter registered for that brand at that Merchant, as per the Promoter registration database. Where more than one Promoter is registered for the same brand at a Merchant, the Promoter Points for that brand will be divided equally among them. Where attribution is disputed, the Organiser's system records prevail.

(k) Points are credited only after the transaction is confirmed in Innoviti's system, whose records are final for counting Points.

(l) Points are not earned for transactions that are not recorded.

(m) Points are personal and cannot be transferred, pooled, sold or exchanged between Participants.

12. Special Dussehra Bonus

(a) Participants who earn the Points below from 16th October, 2026 up to 20th October 2026, 23:59 hrs IST, will receive one-time Extra Bonus Points:

Points Earned till 20th (Dussehra)	Extra Bonus Points
800	200
2000	450
5000	1000

(b) Only the highest tier achieved applies. Tiers are not cumulative (for example, a Participant with 5,200 Points receives 1,000 Extra Bonus Points, not 1,650).

(c) Extra Bonus Points are credited with the redemption on 23rd October 2026 and count towards the redemption slabs and Mega Reward thresholds.

13. Redemption of points and weekly payout

(a) Points of Promoters and TLs accrued up to Thursday 23:59 hrs IST each week during the Program are auto-redeemed on the following Friday. The first redemption is on Friday, 23 October 2026.

(b) The amount is credited to the UPI ID entered in the Registration Form.

(c) Points redemption is based on the following conversion factor, based on the Participant's cumulative Points across the Program Period:

	Min	Max	Conversion factor: 100 points will be equal to Rs
Slab 1	1000	15000	8
Slab 2	15001	25000	10
Slab 3	25001	-	12

(d) Each Point is converted at the rate of the slab in which it falls on a cumulative basis. Once a Participant crosses a slab, all later Points are converted at that slab's rate or higher.

(e) A minimum cumulative balance of 1,000 Points is required for the first payout. Points below this carry forward to the next Week.
(f) Example – Week 1: A Promoter accumulates 20,000 Points. 15,000 Points convert at Rs 8 per 100 (Rs 1,200) and 5,000 Points at Rs 10 per 100 (Rs 500). Payout: Rs 1,700.
(g) Example – Week 2: The same Promoter earns 8,000 more Points (cumulative 28,000). 5,000 Points convert at Rs 10 per 100 (Rs 500) and 3,000 Points at Rs 12 per 100 (Rs 360). Payout: Rs 860.
(h) The same slabs and rules apply to Brand TLs. Merchant Points are not converted to cash and count only towards the Merchant Mega Rewards under Clause 15.
(i) Redemption does not reduce the cumulative Points counted for Mega Rewards under Clauses 14.
(j) Payouts are made in Indian Rupees, rounded down to the nearest rupee, and only to a UPI ID held in the Participant's own name. Payouts to third-party UPI IDs will not be processed.
(k) A payout that fails due to an invalid or inactive UPI ID will be retried once after the Participant corrects the details. Payouts not claimed within 30 days of the Program end will lapse.
(l) Points accrued after 15th November 2026 are not eligible. Any balance below 1,000 Points left after the final redemption lapses without payout.
(m) Any discrepancy in Points or a payout must be reported to the Organiser within 7 days of the relevant Friday payout. Later claims will not be entertained.

14. Mega Rewards for Promoters and TLs

(a) Promoters and TLs whose cumulative Points up to 15th November 2026, 23:59 hrs IST, reach a threshold below will win the corresponding Mega Reward, in addition to their weekly cash payouts:

Cumulative Points	Mega Reward
20,000	Mixer Grinder (500 W)
30,000	Microwave Oven (20 L, Solo)
40,000	Washing Machine (6 kg, semi-automatic, top load)
60,000	Smart TV (32 inch)
1,00,000	Motorcycle (100 cc)

(b) Each Promoter/TL can win only one Mega Reward, being the highest threshold reached. Rewards are not cumulative.
(c) There is no limit on the number of winners. Every Promoter/TL reaching the aforementioned threshold wins.
(d) Brand, model and colour of each Mega Reward are at the Organiser's discretion. Images in communication are for illustration only.
(e) Mega Rewards are not exchangeable for cash or any other item, and are non-transferable.
(f) For the Motorcycle, the ex-showroom price is borne by the Organiser. Registration, road tax, insurance and other on-road charges are borne by the winner. The winner must hold a valid driving licence.
(g) Winners are informed through their registered mobile number.

15. Mega Rewards for Merchants

(a) Merchants whose cumulative Points up to 15th November 2026, 23:59 hrs IST, reach a threshold below will win the corresponding trip:

Cumulative Points	Mega reward for Merchants
35,000	3 days, 2 nights regional trip to a nearby destination decided by the Organiser (e.g., Jaipur, Shimla, Pondicherry, Coorg, Sikkim, Udaipur, Haridwar, Daman, Ooty). Covers hotel stay only.
60,000	3 days, 2 night trip to Goa
1,00,000	3 day, 2 night trip to Bali, Indonesia

(b) Each Merchant can win only one Mega Reward, being the highest threshold reached. There is no limit on the number of winners.
(c) Each trip is for one person and the Goa and Bali trips cover only economy airfare and hotel, as per the Organiser's policy. All other expenses (eg. Airport transfers, meals, local travel, shopping, visa fee etc.) are to be borne by the winner. The regional trip covers only the hotel stay; travel to and from the destination, meals, local travel and all other expenses for it are to be borne by the Merchant.
(d) Travel dates are fixed by the Organiser. Unused trips lapse and cannot be exchanged for cash, deferred or transferred unless otherwise agreed by the Organiser.
(e) For the Bali trip, the winner must hold an Indian passport valid for at least 6 months from the travel date and meet Indonesian entry requirements. The Organiser is not liable if travel is not possible due to visa refusal, travel advisories, illness or events beyond its control.
(f) Winners travel at their own risk.

16. Other Terms

(a) Any attempt to earn Points other than through genuine, verified customer transactions is prohibited. This includes fake transactions; scanning IMEIs of devices not actually sold to a genuine customer; sending links only to earn link Points; collusion with customers; and any manipulation of the Organiser's systems.

(b) If misuse is found, the Organiser may, at its sole discretion, forfeit all Points, cancel pending payouts and Mega Rewards, recover amounts already paid (including by set-off against future payouts), disqualify the Participant, and take legal action.
(c) The Organiser's decision on fraud or misuse is final.
(d) The Organiser may modify, extend, suspend or withdraw the Program or these T&Cs at any time.
(e) The Organiser's system data on transactions, Points, tagging and payouts is final and binding.
(f) Participation creates no employment, agency or partnership relationship between a Participant and the Organiser or any brand.
(g) Participants are responsible for ensuring that their participation is permitted by their employer and the brand. The Organiser is not liable for any conflict with a Participant's employment terms.
(h) Innoviti Products are provided on an "as is" and "as available" basis. The Organiser does not guarantee uninterrupted or error-free operation during the Program.
(i) The Organiser's total liability to any Participant is limited to the value of payouts or rewards due under these T&Cs. The Organiser is not liable for any indirect or consequential loss, or for delays or failures caused by banks, UPI networks or events beyond its reasonable control. Product warranty on Mega Rewards is provided by the manufacturer only.
(j) Participants will indemnify the Organiser against any claims, losses or costs arising from their breach of these T&Cs or misuse of Innoviti Products.
(k) Participants consent to the Organiser processing their personal data in line with the Digital Personal Data Protection Act, 2023 and the Organiser's privacy policy. Winners agree that their name, photo and store may be used in Program communication without extra payment.
(l) The Organiser's decision on all matters relating to the Program is final and binding.
(m) If any provision of these T&Cs is held invalid, the remaining provisions continue in force. Failure to enforce any provision is not a waiver of it.
(n) These T&Cs and the Organiser's privacy policy form the entire agreement on the Program.
(o) These T&Cs are governed by the laws of India. Courts at Bengaluru have exclusive jurisdiction.