

Marketing Contest Terms & Conditions

1. The Contest is open to residents of India aged 18 years of age and above. There is no entry fee for the Contest.
2. By participating in the Contest, the participant is indicating his/her agreement to be bound by the contest terms and conditions(T&C's).
3. By submission of entry, Participant gives complete right to the Bank to use the Participant's details, photograph as deemed fit by the bank. The Participant hereby waives all rights.
4. The Bank reserves its right to disqualify any entry, if it's not complete or deemed suitable for the contest.
5. The winners will be announced and prizes will be Gift Voucher.
6. The Prize is not transferable with no cash or other alternatives offered and shall be subject to the applicable terms & conditions.
7. Contest shall be open for participation as per the timelines specified in the T&Cs for Contest.
8. Employees, agents and promoters (including their immediate family members) of IPPB and any of their affiliates and subsidiaries, and others associated with the Contest in any manner, are not eligible to participate in the Contest.
9. The Participants shall be required to provide basic personal information about them including but not limited to Participants name, address, telephone number or mobile number and email address in order to register and participate in the Contests. The information provided by the Participants may be used by IPPB for internal purposes and to send in the future to the Participants promotional information pertaining to IPPB. Providing information to IPPB is the choice of Participant. The Participant by providing the aforesaid sensitive personal information hereby agrees that IPPB shall have the right to share the information so collected required for the purpose of the Contest and the participant hereby agree that they shall not file any claim against IPPB for sharing for such personal information.
10. However, by participating in the contest, the participant agrees to be bound by the "Privacy Policy" of IPPB.
11. The manner, day and the basis of choosing the winner ("Winners"), announcement about the Winners and the Prize (defined below) shall be as decided by IPPB.
12. The distribution time and mode of distribution of the Prize shall be at the sole discretion of IPPB.
13. The Participant can win only once in this Contest. Any subsequent wins of the Participant (if declared) will be automatically void.
14. Participants should ensure the accuracy of the information provided by them at the time of entering the Contest.
15. IPPB may require Winners to provide valid photo identity documents including but not limited to PAN Card, passport or ration card prior to handing over the Prize.
16. Participants shall not post any profanity or abusive comments against IPPB including and not limited to Social Media. In the event of any such profanity or abusive comments posted, such Participants shall be disqualified forthwith and IPPB reserves its rights, in addition to removing such post, to take a legal action against such participant and/or user.
17. By participating in the Contest, each Participant agrees to follow these Terms and Conditions and is deemed bound by any decisions made by IPPB in its sole discretion, including any interpretations of the Terms and Conditions.
18. IPPB including its affiliates and subsidiaries etc. and their respective agents and representatives, employees shall not be responsible for any loss of Entries for any reason whatsoever including, due to any reasons or for Entries received after the deadline due to any reasons whatsoever.
19. IPPB reserves its right to select and declare or not to declare the Winner in the Contest.

20. Mere participation/submitting Entries in the Contest does not entitle the Participants to win the Prize.
21. IPPB may refuse to give the Prize(s) to Participant(s) in the event of his/her fraud, dishonesty or non-entitlement to participate in the Contest under these Terms and Conditions.
22. The Prize is not transferable, assignable or exchangeable for cash equivalent. Only the prize Winners and no other person or agent, may claim the Prize.
23. In case the Winner is / are found to be in violation of any and all rules of the Contest, IPPB reserves the right to initiate legal proceedings against such person(s) including but not limited to having the concerned Winners to refund/replace the Prize(s) won.
24. IPPB has the right to substitute the Prize with other prizes of equal value, as determined by IPPB in its sole discretion.
25. IPPB has the right to amend (add, delete or modify) the Terms and Condition governing the Contest, prospectively or retrospectively, at its discretion and without prior notice.
26. IPPB reserves the right to disqualify any participant if it has reasonable grounds to believe that the Participant has breached any of these Terms and Conditions.
27. Disclaimer: IPPB is not responsible for any errors or omissions in the terms and conditions contained herein. All information provided in the Contest is provided "As is" without warranty of any kind. IPPB makes no representations and disclaims all express, implied, and statutory warranties of any kind to the Participant and/or any third party including, without limitation, warranties as to accuracy, timelines, completeness, merchantability or fitness for any particular purpose.
28. Under no circumstance, shall IPPB and/or their directors, employees, officers, affiliates or subsidiaries, be liable to the Participant and/or any third party for any lost profits or lost opportunity, indirect, special, consequential, incidental, or punitive damages whatsoever. The Participant specifically agrees not to file in person/through any family member and/or any third party any applications, criminal and/or civil proceedings in any courts or forum in India against IPPB their directors, employees, officers, affiliates or subsidiaries to claim any damages or relief in connection with the Contest.
29. By entering into the Contest, the Winners/Participants waive all copyrights including but not limited to Intellectual Property Rights (IPR) and moral rights, rights of publicity and any related rights and consents to IPPB's right to use the data or information provided by participant to IPPB and to exhibit this material in any and all media now existing or hereinafter created, including without limitation television, film, radio and print media, without any compensation whatsoever for advertising and publicity purposes, except where prohibited by law. The prize Winners also consent to IPPB's right to use his/her name, voice or picture, or the content of his/her Contest Entry (collectively, the "Publicity Rights"). IPPB can allow to its agencies to exercise/exploit the Publicity Rights in conjunction with IPPB. IPPB shall also be free to use any ideas, concepts, know-how or techniques contained in the entries received for the Contest for any purpose.
30. IPPB does not make any commitment, express or implied, to respond to any feedback, suggestion and, or, queries of the Participants or furnish any reason or explanation for inclusion and, or, exclusion of any particular submission of the Entry of a Participant at any stage of the Contest.
31. The Participant agrees that he/she shall not hold IPPB and/or their employees, responsible for delays or any problem in connection to the Contest.
32. IPPB shall in no manner whatsoever responsible and/or shall not be held liable in any manner whatsoever, for any injury, death, mental trauma caused to the Participants and/or the Participant in any manner whatsoever or for any reason whatsoever in connection to the Contest.

33. The Participant shall do any and all acts and execute any and all documents in such manner and at such location as may be required by IPPB in its sole and absolute discretion to protect, perfect or enforce any of the rights granted or confirmed to IPPB herein.
34. IPPB does not make any commitment, express or implied, to respond to any feedback, suggestion and, or, queries of the Participants or furnish any reason or explanation for inclusion and, or, exclusion of any particular submission of the Entry of a Participant at any stage of the Contest.
35. IPPB is not responsible for any errors or omissions in the terms and conditions contained herein. All information provided in the Contest is provided "As is" without warranty of any kind. IPPB makes no representations and disclaims all express, implied, and statutory warranties of any kind to the Participant (s) and/or any third party including, without limitation, warranties as to accuracy, timelines, completeness, merchantability or fitness for any particular purpose
36. Non-conformation by any Participant and /or Winners of the Contest will result in immediate disqualification of the Participant from participation or winning the Prize.
37. All taxes, levies and duties due and owing under applicable and statutory laws in connection with all Prize if any, and all other costs, including insurance, incidental costs, gifts, gratuities and taxes, are the sole responsibility of the Prize(s) Winners.
38. IPPB shall deal with any Data/information including sensitive personal information, if any, that it receives from IPPB or otherwise collects, holds, uses and processes in the following manner:
a)IPPB may also disclose Data/information including sensitive personal information, if any, to governmental agencies and regulators (e.g., tax authorities), social organizations (e.g., the social security administration), , external advisors (e.g., lawyers, accountants, and auditors), courts and other tribunals, and government authorities, to the extent required or permitted by applicable legal obligations
39. Participants confirm that the data/information by them or any part thereof do not infringe upon the statutory rights, common law rights, intellectual property rights including copyrights in literary, dramatic, musical or motion picture rights, patent rights or the trademark or trade names of any person, firm, corporation, association or entity whatsoever. Neither the data/information nor any part thereof violate the statutory rights of, or the right of privacy, or constitute a libel or slander against any person, firm, corporation, association or entity whatsoever, or violate any other rights not herein specifically enumerated. No data/information or any part thereof shall be defamatory or contribute contempt of court or breach of contract, or breach of any provision of law or statute. In the event of any infringement and/or any unlawful usage of any information including data /information provided by the Participants, IPPB shall not be held liable on any account whatsoever. 5
40. IPPB may now or in the future permit the submission of the Entry(ies) submitted by Participant as a part of Entry, and the hosting, sharing, and/or publishing of such Entry. Participant understands that whether or not such Entry(ies) are published, IPPB does not guarantee any confidentiality with respect to any submissions.
41. Once uploaded and published, Participants are not allowed to request for removal, editing or altering the Entry in any manner whatsoever.
42. The Contest and these terms and conditions will be governed by the laws of India and any disputes will be subject to the exclusive jurisdiction of the courts of New Delhi.