

The official issuer of the Ajio E-Gift Card (“E-Gift Card”) is powered by Pine Labs Private Limited (“Pine Labs”) a private limited company with its registered office in Delhi incorporated under the laws of India. • E-gift Vouchers will not be applicable on H&M branded products. The E-Gift Cards are issued for purchase on the AJIO desktop website/mobile website/ mobile application The Holders (defined hereunder) agree that usage of the E-Gift Card is a voluntary exercise and they are not bound to accept any terms or conditions herein unless they use or redeem the E-Gift Card. The E-Gift Card: cannot be used to purchase other gift cards. cannot be redeemed for Cash or Credit and cannot be reloaded. cannot be redeemed on the purchase of fine jewellery, silver and gold coins. The E-Gift Card once issued is valid for a total period of 12 months only from the date of issue For the redemption of the E-Gift Card, every holder of the E-Gift Card (“Holder”) shall be required to add the value stored on such E-Gift Card into the AJIO wallet account as AJIO Cash. The value of the gift card is not transferable to any other account or any bank account. The loading of the E-Gift Card onto the user’s AJIO Wallet account shall constitute registration of the user on the AJIO Portal. If the value of the products ordered (“Order Value”) is less than the total amount of the E-Gift Card, the outstanding balance (after deduction of order value) will reflect as AJIO cash in the AJIO Wallet account and can be used for subsequent transactions. If the Order Value exceeds the E-Gift Card amount, the balance must be paid by the Holder. The Holder acknowledges and agrees to pay any balance amount of the cost of the item being purchased after the discount has been availed All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing from the E-Gift Card, shall be borne solely by the Holder. The Holder is solely responsible for the safety and security of the E-Gift Cards. AJIO Portal is not responsible for any acts of omission or commission if the E-Gift Card is lost, stolen or used without permission. All orders placed using the E-Gift Card are subject to availability of the products at the time of purchase and will be governed by the standard terms and conditions on the AJIO Portal. In case of return of the purchased item, please refer to the “Return Policy” on our website or contact AJIO customer care (<https://www.ajio.com/selfcare>). AJIO Portal assumes no responsibility for the products purchased using the E-Gift Card and any liability thereof is expressly disclaimed. Product warranty shall be regulated by the terms and conditions mentioned on the warranty card of respective products. There will be no extension of the E-Gift Card post the expiry of the validity date The AJIO Portal reserves the unconditional right to cancel the E-Gift Card in the event the Holder breaches these terms of use of the E-Gift Card, and the terms and conditions of the AJIO Portal. In such cases, the funds shall be credited back to the same source from where these were received after proper investigation AJIO Portal reserves the right to change the terms and conditions of the E-Gift Card, including extending, withdrawing or discontinuing the same, at its sole discretion. AJIO will not be liable for any loss (including, without limitation, direct, indirect, special or consequential loss or loss of profits) expense or damage which is suffered or sustained in connection with the E-Gift Card including any loss incurred as a result of any delay and/or failure to perform any obligation to the Holder that is caused by: i. technical problems of any kind which may limit or prevent any people from redeeming the E-Gift Card ii. any loss or damage arising from or in connection with the allocation or enjoyment of discount; iii. any misuse of the E-Gift Card due to the loss of any such confidential details. iv. any other events beyond the AJIO Portal’s control that may cause the promotion to be disrupted or corrupted or may lead to loss of, or damage to, the Holder. The Holder at this moment agrees to indemnify and keep the AJIO Portal harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings that may be suffered through the AJIO Portal as a consequence of (i) violation of the terms and conditions by the Holder; (ii) violation of applicable laws; (iii) any action or inaction resulting in wilful misconduct or negligence on the User’s part. User agrees that these terms shall be governed by and construed by the laws of India and the courts at Mumbai, Maharashtra shall have exclusive jurisdiction to decide over any controversy arising out of this E-Gift Card