

Referral Policy

This Referral policy applies to users who are participating in **FinX** Refer and Earn Scheme (the “Scheme”). By participating in this Scheme, you acknowledge and agree to be bound by all of the terms and conditions of this referral policy (“Policy”) available on the Platform. By accepting this Referral Policy, you agree and undertake to abide by the terms of this policy. If you do not agree to this Policy, please do not participate in the Scheme. **FinX** reserves the right to modify or terminate the Scheme, in whole or in part, at any time and in any manner.

Definitions:

- **“Referrer”** means a person who refers someone (friends, family, etc.) for a **FinX** program.
 - **“Referral”** means a person who enrolls in a **FinX** program through the Referrer's reference.
 - **“Referral Process”** means the process of sharing Referral information by the Referrer. The Referral process is considered complete only when the Referral completes the entire payment for the program.
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Referral Criteria

- The Referrer must share the Referral information with **FinX** before the Referral completes the admission process.
 - If the Referral has already completed their admission with **FinX** the Referral Scheme will not be applicable.
 - The referral should not be an existing customer of FinX enrolled in the same program.
 - Additionally, the Referral must pay the entire fee amount towards the program chosen by them for the Referral Process to be considered complete.
 - The Referrer will be eligible for payment only when the Referral Process is complete.
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Terms & Conditions

- Participation in this **FinX** Refer and Earn Scheme may require you to submit personal information about you and the customers you refer, such as name and email address. You agree to receive communications from us with regard to your participation in the **FinX** Refer and Earn Scheme, and to allow us to communicate with your friends/connections about your participation (for example, by disclosing to your friends that an invitation was sent by you). Any information collected from you or your referred Candidate as part of the **FinX** Refer and Earn Scheme will be subject to **FinX** Terms and Conditions.
- In case of any fraudulent use of the program, **FinX** holds the right to withdraw the referral without notice.
- **FinX** reserves the right to terminate and/or modify this offer at any time without prior notice.
- The information gathered will be confidential and it will never be sold, exchanged or disclosed to any third party for marketing purposes.
- The referrer needs to submit his/her PAN/Bank details only. Any third parties' PAN or bank account details cannot be accepted to avail referral reward.
- The Referrer will receive the referral payment 30-45 days after the Referral has completed the entire Payment for the program.
- Indian Tax regulations will be applicable for all Referral payments.