

## Employee Referral Program

### Terms and Conditions

- For the purpose of this Terms and Conditions, the term Product shall mean Barclaycard Platinum
- This Program is open only to the employees of Barclays Bank Plc in India. An “employee” shall mean and include full time employee on the rolls of Barclays Bank Plc, India above the grade of B3 during the period of contest and as on the date of announcement of the prize.
- All Employees who are during the period of the program assigned to the Bank’s Cards Unit are not eligible to participate in this Program.
- The program will commence on **23<sup>rd</sup> Sep 2009** and end at the close of official business hours on **22<sup>nd</sup> October 2009** (both dates inclusive). Only referral leads received at the designated website during the period of contest shall be eligible for prize.
- Only referrals obtained in respect of the selected companies as per the attached list shall be eligible for the prize. Download the list from here:  
[http://barclaycard.in/fileadmin/content/images/Products/Platinum/Cat\\_List.xls](http://barclaycard.in/fileadmin/content/images/Products/Platinum/Cat_List.xls)
- The Employee should familiarise himself/herself with the Product features and FAQ’s and ensure that the person referred fulfils the minimum required criteria of the Product (available at [www.barclaycard.in](http://www.barclaycard.in))
- The Employee should send the referral of interested customer (“Prospect”) by clicking on the Start Referring button on the emailer. The Employees should while referring the Prospect mention all the requisite details sought for therein and accept the following declaration by clicking on the “I Accept” button. A referral sent by any other mode or addressee shall not be considered to be eligible for the context.
- The contest has two stages: Login Stage and Card Issuance Stage. An Employee is eligible to win a prize in the Login Stage if the Prospect’s name does not match in the TRAI and Bank’s Do Not Call or Do Not Disturb list or the National Do Not Call list and a call is made to the Prospect by the Bank offering the Product. An Employee is eligible to win a prize in the Card Issuance stage if the Prospect clears all the KYC requirements and avails the Product offered by the Bank. If an Employee wins a prize in relation to a Prospect in the Card Issuance Stage, such Employee shall not be entitled to the prize in the Login Stage in relation to the same Prospect.
- The Employee by referring a Prospect to the Bank confirms that:
  - a. he/she has obtained the consent of the Prospect to share his/her personal details viz. name, phone number with the Bank to enable the Bank to contact the Prospect to market the Bank’s Product.
  - b. he/she has informed the Prospect that the Bank will offer the Product will be subject to terms and conditions and at sole discretion of Barclays Bank Plc. Terms and conditions of the credit card are subjected to RBI guidelines (including applicable KYC norms) and may change from time to time.
  - c. he/she will not sell the Product to the Prospect; only refer Prospect to the Bank and understands and confirms that the Bank will sell the Product to the Prospect.
  - d. he/she will not advise the Prospect on eligibility and documentation required for the Product. This will be determined only after assessment of financials of the Prospect.

- e. he/she shall not misrepresent or misguide any aspect of the Product and/or the services of the Bank to the Prospect.
  - f. the bank reserves the right to accept or reject any application. Merely receiving a call from Barclays will not imply issuance of card.
  - g. he/she will not collect any processing fee or charges from the Prospect and understands and confirms that all fee or charges will be collected by the cards sales team.
- Barclay's international standards on KYC documentation for issuance of the card will be followed consistently.
  - All referrals by Employees shall be voluntary and without any compulsion.
  - Participation in the program and/or the performance of the Employees in the program shall not be considered for the evaluation of the Employee at the time of appraisal.
  - The program does not tantamount to agent principal relationship between the Bank and the Employee.
  - Kindly note that the Bank shall take 30 - 45 days for delivering the gifts.
  - Barclays' decision in respect of the gifts shall be final and binding.
  - Disputes with respect to the program shall be referred to the Head of Human Resources, whose decision shall be final and binding.