








## Terms and Conditions

-  You must maintain an average monthly balance of ₹50K from 18<sup>th</sup> March-18<sup>th</sup> April 2022 for a chance to win the jersey of your favourite IPL team.
-  Jerseys would be sent out to the winners by 30th April 2022.
-  Niyo reserves the right, at its sole discretion, to disqualify any user who does not meet the reward requirements or in case of reasons including but not limited to any misuse of the offer or fraud or suspicious transactions.
-  Niyo reserves the right to discontinue or change any Niyo reward programme at any time, at its sole discretion.
-  Niyo's announcement of winners shall be final and is not liable to be disputed.
-  Niyo reserves the right to offer/withdraw any special items for a special set of customers selected at its discretion.
-  Niyo reserves the right to change and modify the terms and conditions at any point in time without prior notice.