

Terms and Conditions: “Fonepay Direct through Siddhartha BankSmartXP” Campaign

1. Eligibility:

- The campaign is open to all the accountholders of Siddhartha Bank.
- Customers who perform **at least one Fonepay Direct transaction** during the campaign period are eligible for the offer.
- The transaction must include “**Fonepay Direct**” in the remarks field to be eligible.

2. Campaign Period:

- The campaign will run from **June 12, 2025 to June 27, 2025**.

3. Winner Selection and Rewards:

- Winners will be selected **through a lucky draw by Fonepay** from the pool of eligible users after the conclusion of the campaign period.
 - **8 lucky users** who perform at least **1 Fonepay Direct transaction** will be selected to receive **Earbuds**.
 - **8 lucky users** who performs **3 or more Fonepay Direct transactions** will be selected to receive a **Smartwatch**.
- Fonepay will oversee the process and be responsible for the winner selection and distribution of prizes.
- The winners will be announced within 15 days after the conclusion of the campaign period.
- Fonepay and Siddhartha Bank reserve the right to verify user activity and disqualify entries that appear suspicious or fraudulent.

4. General Conditions:

- By participating in the campaign, users agree to abide by all terms and conditions.
- The campaign is subject to change, cancellation, or extension at the sole discretion of Fonepay and Siddhartha Bank.