

## Terms & Conditions for Subscription Referral program

The Subscription referral program reward is only valid if the referral opts for an annual subscription of 5 in 5 Personalized Portfolio or Combo or Dhanwaan or Premium Subscription. It is of utmost importance that the steps mentioned need to be followed in the exact same manner in order to avail the Reward.

### **T&C for every referral for 5 in 5 Personalized Portfolio / Combo:**

- In this case, gifts worth INR 2,500 will be sent to you within 30-45 days upon receiving 100% payment in one tranche from your friend/family.
- Also, gifts/rewards are subject to the refund policy. If your friend/relative opts for the refund within the first month of the subscription, gifts worth INR 2,500 shall be considered as void.

### **T&C for every referral for Dhanwaan / Premium Subscription:**

- In case the reference becomes a Dhanwaan or Premium Member of R&R, you'll receive gifts worth INR 5,000.
- If the lifetime member opts to pay in tranches with the consent of our sales team, you'll be eligible for gifts worth INR 5,000 only if the first tranche is minimum INR 50,000.
- The gifts will be transferred with 30-45 days working days upon receiving the first tranche of INR 50,000 from the reference.
- In case your friend/relative opts for the refund within the first month of the subscription, gifts worth INR 5,000 shall be considered as void.