

TERMS & CONDITIONS

I, the Participant hereby agree to these terms and conditions to participate in the “Sapno Wali Diwali with L&T Finance” Campaign (“**Campaign**”), promoted, organized and managed by L&T Finance Limited (formerly known as L&T Finance Holdings Limited) (“**LTF**”) is a company established under Indian laws with its Registered Office at Brindavan, Plot No. 177, C.S.T Road, Kalina, Santacruz (East), Mumbai, Maharashtra, India, 400098.

A. CAMPAIGN REGISTRATION

- (a) To participate in the Campaign, the participant will need to: (a) upload pictures and videos on www.sapnowalidiwali.com and generate AI based images, videos and photographs, that can be downloaded and shared by the participant; (b) then the participant shall visit www.spanowalidiwali.com and login by correctly filling in all the details (such as, participant’s name, mobile number and email address/google email id, etc.) and upload the said AI generated images, videos and photographs. The entry, including without limitation, any video, images or any other material submitted or recorded in any manner by the participant for the Campaign shall collectively be referred as the “**Content**”.
- (b) All uploaded selfies must be the participant’s original work. Any use of copyrighted or non-original content will result in disqualification.
- Participants are prohibited from submitting selfies that contain:
 - Obscene, pornographic, or otherwise offensive material
 - Violence, threats, or hate speech
 - Defamation or infringement of any person’s rights
 - Images of individuals without their permission or of minors without their guardian’s permission,

B. YOU HEREBY AGREE THAT:

- (a) In case of any third-party dispute due to submission of entry by any participant, the participant agrees to indemnify LTF, its affiliates, its directors, its employees and assigns against any such third-party claim.
- (b) Participant agrees to not conceal or misrepresent any information during the scrutiny or otherwise, failing which the participant shall be disqualified for participating in the Campaign.
- (c) Participants agree to release and hold harmless LTF from any claims, damages, losses, liabilities, and expenses related to their participation in the Campaign or any breach of these Terms and Conditions.

C. GENERAL

- (a) Participants’ entering the Campaign shall be deemed as his/her acceptance of the terms and conditions. Mere submission of the entry does not give any warranty or guarantee of publication in LTF’s feature.
- (b) LTF reserves the right to change, alter or cancel this Campaign in part or full, or change any or all of the terms and conditions that are applicable, without giving prior intimation/notice of any kind and will not be liable for any consequential losses/damages. Decision of LTF in this regard and in general with respect to this Campaign and the Terms & Conditions thereto shall be final, binding and non-contestable.
- (c) Nothing contained herein amounts to a commitment or representation by LTF to conduct further or other campaigns.
- (e) LTF reserves the right to withdraw and/or alter any of the terms & conditions of this Campaign at any time without prior notice.

D. LIABILITY

- (a) LTF expressly disclaims all warranties of any kind, whether express or implied.
- (b) LTF is not responsible for any technical failures or malfunctions of any kind, including but not limited to computer or mobile hardware or software issues, data loss, or any other errors that may affect the submission, generation, or transmission of entries.
- (c) LTF shall not be liable for any damages, losses, or injuries sustained as a result of participating in the Campaign, the use or misuse of the AI-generated images, or acceptance of any prizes.
- (d) In no event shall LTF be liable under these terms for any loss to the participant for any error or omission or any consequential, special, indirect, exemplary, punitive, or any loss of profit, goodwill or opportunity or other damages, including, arising out of any failure or alleged failure to perform any of its obligations under these terms whether based in contract, tort (including negligence) or otherwise.

E. INTELLECTUAL PROPERTY

- (a) By submitting an image or photograph and generating an AI image through the Campaign, participants grant LTF a worldwide, royalty-free, perpetual, irrevocable license to use, reproduce, and publicly display the selfie and AI-generated image for promotional and advertising purposes.
- (b) Participants represent and warrant that they have full legal rights to their submitted selfies and that their participation does not infringe on the rights of any third parties.
- (c) The AI-generated images remain the intellectual property of LTF and can be used for commercial and non-commercial purposes without any obligation to provide additional compensation to the participants.

F. DATA USAGE AND PRIVACY

- (a) By participating in the Campaign, participants agree to the collection, use, and storage of their personal data, including but not limited to their selfie, name, and contact information. This data will be used solely for the purpose of administering the Campaign, generating AI images, and, where applicable, contacting winners.
- (b) Participants also consent to their AI-generated images being used by LTF for marketing, promotional, and advertising purposes, including but not limited to social media posts, email campaigns, and website features, without further compensation.
- (c) All participant data will be securely stored and only retained for the duration necessary to complete the Campaign.

G. GOVERNING LAW

This Campaign shall be governed by and construed in accordance with the laws of India. All disputes shall be subject to the jurisdiction of the Courts at Mumbai, India only.