

Terms & Conditions

Sai Fakira Financial Services – Real Estate Vertical

Property Refer & Earn Program – Terms & Conditions

1. The **Sai Fakira Financial Services (Sai Fakira Real Estate Vertical)** Property Refer & Earn Program (“Program”) allows any individual to refer potential property buyers and earn attractive cash rewards for every successful property booking made through Sai Fakira.
2. The **Referrer** is any individual who shares details of a potential buyer (**Referee**) interested in purchasing a property through Sai Fakira Real Estate Vertical. The **Referee** is the person referred who successfully books and completes a property purchase through Sai Fakira.
3. The Referrer shall be eligible for a **cash reward ranging from ₹25,000 to ₹1,00,000** per successful booking, depending on the property value and developer terms.
4. The referral reward will be released **after possession** or as per the respective project’s referral agreement, on a **best-effort basis within 90 days** of confirmation.
5. The Referrer will be eligible for a **maximum of 25 successful referrals** in a calendar year.
6. Only referrals submitted through the **official referral form, QR code, website link, or other authorized communication channels** of Sai Fakira Financial Services will be considered valid.
7. The Referee must be a **new lead** who has not previously contacted Sai Fakira or the associated builder. If multiple Referrers refer the same person, the **first valid referral received** by Sai Fakira will be eligible for the reward.
8. Referrals made through unofficial methods or **without the Referee’s consent** will not be accepted.
9. The Program is **open to all Indian residents aged 18 years and above**. There is no fee or obligation to participate.
10. Sai Fakira Financial Services reserves the right to **verify the identity and details** of both the Referrer and Referee before approving any payout.
11. By participating, the Referrer confirms that they have obtained **prior consent** from the Referee to share their contact information with Sai Fakira.
12. Sai Fakira Financial Services shall not be held responsible for:
 - Any delay or cancellation of property bookings;

- Any dispute between the Referee and Builder;
 - Any technical or communication issues beyond its control.
13. The referral reward is subject to **applicable taxes and deductions (TDS)** as per government regulations.
 14. The **decision of Sai Fakira Financial Services** regarding eligibility, verification, and payout shall be **final and binding** on all participants.
 15. Sai Fakira will contact the Referee **only for property-related discussions** and will maintain the confidentiality of all personal data shared. Both Referrer and Referee consent to the use of their information as per Sai Fakira's **Privacy Policy**.
 16. Participation in this Program implies **complete acceptance** of these Terms & Conditions.
 17. Participation in the Property Refer & Earn Program does **not guarantee** any reward unless all eligibility and verification criteria are fulfilled.
 18. The Program is being conducted under the **Sai Fakira Real Estate Vertical**, a new service of Sai Fakira Financial Services, and does **not create any contractual or employment relationship** between Sai Fakira and the Referrer.
 19. Sai Fakira Financial Services reserves the right to **modify, suspend, or terminate** the Program at its sole discretion, without prior notice.
 20. The Program shall be governed by the **laws of India**, and any disputes arising shall be subject to the **exclusive jurisdiction of courts in Ahmedabad, Gujarat**.