

1. Introduction:

By participating in Z-Miles offered by Zindigi, you agree to abide by the following Terms and Conditions. These terms outline the rules, eligibility criteria, rewards, and other relevant details associated with the loyalty program.

2. Eligibility:

Z-Miles is open to all registered users of Zindigi. To opt in users, have to tap on Explore button on the banner pop up shown after login. (Zindigi holds the right to change eligibility criteria at any given time)

3. Program Mechanics:

- Z-Miles involves earning miles(points) by engaging in the following activities:
 1. Utility Bill Payments
 2. Credit Card Payments
 3. Government Fees
 4. Wallet Top-ups
 5. Investment
 6. Insurance Payment
 7. Education
 8. Corporate Payments
- Z-Miles has the following tiers:
 1. Blue Tier (0-7500 Z-Miles)
 2. Silver Tier (7501-24999 Z-Miles)
 3. Gold Tier (25000+ Z-Miles)
- Points earned may vary based on the tier of Z-Miles which are:
 - Blue Tier (2 Z-Miles on 100 Rs. Spent)
 - Silver Tier (3 Z-Miles on 100 Rs. Spent)
 - Gold Tier (4 Z-Miles on 100 Rs. Spent)
- Points are non-transferable and have no cash value.
- Zindigi reserves the right to modify or discontinue activities and points allocation at its sole discretion.

4. Redemption:

- Points earned can be redeemed for vouchers as listed in the app's vouchers catalog in Z-Miles
- Vouchers are subject to availability and may vary over time.
- Zindigi reserves the right to substitute vouchers with alternatives of equal or greater value without prior notice.
- Users can redeem their earned points for vouchers within the app.
- Redemption options may include discounts, vouchers, merchandise, or other offerings as determined by Zindigi.

- Once points are redeemed for a reward, the redemption is considered final and cannot be reversed.

6. Termination and Modifications:

- Zindigi reserves the right to terminate, suspend, or modify the Z-Miles at any time without prior notice.
- In case of termination, users will be provided a reasonable window to redeem their earned points for available rewards.

7. User Responsibilities:

- Users are responsible for keeping their account information up-to-date and accurate.
- Zindigi is not responsible for any loss of points or rewards due to inaccurate account information.

8. Privacy and Data Usage:

- Participation in the Z-Miles requires the collection and usage of certain user data as outlined in Zindigi's Privacy Policy.

9. Disqualification:

- Zindigi reserves the right to disqualify users who violate these Terms and Conditions, engage in fraudulent activities, or misuse the loyalty program.

10. Governing Law:

- These Terms and Conditions are governed by and shall be construed in accordance with the laws of Pakistan

By participating in the Z-Miles, you acknowledge that you have read, understood, and agreed to these Terms and Conditions. Zindigi reserves the right to amend these terms at any time, and any such amendments will be effective upon posting within the app. It is your responsibility to regularly review these terms for updates and changes.