

By entering the one-time password (“OTP”) sent by Bajaj Finance Limited (“BFL”) and/or by signing the Application Form along with General Terms and Conditions, I am expressing my interest in availing Bajaj Finserv Health Existing Member Identification Card from BFL. I hereby confirm that I (i) am at least 18 years of age, (ii) can understand, read and access the world wide web / internet in English language, (iii) have read, understood and agree to be bound by the terms and conditions mentioned hereinbelow.

Further, I agree that my action of submission of the OTP sent by BFL, constitutes a valid acceptance by me of the terms and conditions contained herein and which shall have binding effect on me.

Also, I understand that the terms provided below are contingent upon me providing all the details including but not limited to KYC related details or NACH related details as part of my application for Health Existing Member Identification card, to the sole satisfaction of BFL and BFL may at its sole and absolute discretion, without assigning any reasons, may accept or reject my application for availing Health Existing Member Identification Card In the event my application for availing the Health Existing Member Identification Card is approved by BFL, I understand, acknowledge and agree that my application and Health Existing Member Identification Card shall be governed by the Terms and Conditions provided herein

COMMERCIAL CUM MOST IMPORTANT MOST IMPORTANT TERMS & CONDITIONS

Terms used but not defined herein shall have the meaning ascribed to them in the Master Terms.

I. CUSTOMER’S REPRESENTATIONS:

I hereby state, confirm, and agree as under:

1. I have applied for Health Existing Member Identification Card (hereinafter referred as “**Health Existing Member Identification Card**”), from Bajaj Finance Limited (“**BFL**”).
2. I hereby unconditionally acknowledge and accept that:
 - i. The Health Existing Member Identification Card may be issued by BFL either in Electronic or Physical form.
 - ii. All particulars, information and details provided by me in relation to my application are true, correct and up to date and that I have not withheld any material information and I am obliged to keep BFL immediately updated of any change in the information provided by me in the Application Form.
 - iii. I shall submit all documents including KYC documents in such form and manner as may be required by BFL in relation to my Application Form and agree that:
 - a) CKYC Consent:
 - i. I hereby authorize BFL to verify/check/obtain/download/upload/update/retrieve/recieve my KYC details from/with the CKYC Registry: (a) by verifying such details through the CKYC number (i.e. KYC Identifier Number- KIN) provided by me or (b) by obtaining such CKYC number/KIN, through details shared by me for the Application Form.
 - ii. I hereby consent for receiving information from Central KYC Registry and BFL through SMS/Email on the above registered number/email address.
 - b) Aadhaar paperless Offline e-KYC Verification Specific Consent (OKYC):
 - i. I hereby voluntarily consent and opt for, at my own discretion, to share the XML file containing my Aadhaar information to BFL/ its service providers and CIDR/UIDAI, for the purpose of establishing my identity and verification of the same under UIDAI guidelines or under any applicable law, as may be amended from time to time. Pursuant to the same, I hereby also expressly declare that I have been informed by BFL that:

- ii. My XML file containing my Aadhaar details will be used for KYC (Know Your Customer) documentation, verification and due diligence, as permitted under applicable law for:
 - availing financial facilities/ services from BFL immediately and/or in future, or
 - commencement of any other relationships/arrangement with BFL immediately and/or in future.
 - iii. During offline verification process, my information such as Name, Photo, Date of Birth, Email ID, Mobile Number, Age, Gender, and current address may be verified by BFL basis the Aadhaar details shared by CIDR/UIDAI,
 - iv. I shall share the Share Code or confirm on the auto populated share code, as the case may be, for successful XML file download and upload as contemplated under applicable law to complete my offline KYC process by verification of Aadhaar details,
 - v. Identification through Aadhaar using Aadhaar paperless Offline e-KYC Verification is not mandatory and there are alternative options for completing my KYC process such as performing physical KYC by Submission of self-attested certified copies of officially valid documents in person, CKYC and V-CIP.
 - vi. I may be required to submit any other officially valid document (OVD)/ deemed to be OVD (DOVD) in place of Aadhaar;
 - vii. I further understand and acknowledge that the records and audit trail of the Aadhaar Offline identification and verification process may be used by BFL for evidentiary purposes, including for submission before courts/tribunals/mediators/arbitrators or to any statutory or regulatory authority and I hereby expressly consent to the same;
- c) KYC through Video based Customer Identification Process (VCIP):

If I opt for VCIP Mode, I hereby agree and acknowledge/authorise:

- 1) That video-based KYC validation (“Video KYC process”) has been provided as an alternate method for establishing my identity with BFL
- 2) That my KYC process will be completed by BFL, through Video KYC process, in accordance with the Master Direction-Know Your Customer (KYC) Direction, 2016, issued by Reserve Bank of India (“RBI”) as amended from time to time.
- 3) All particulars, information and details to be provided by me in relation to this Video KYC process represent the true, correct and upto date information of myself in all respects.
- 4) That Video KYC process shall include but shall not be limited to the following steps concluded by authorised officer of BFL:
 - i. Capturing live photograph of the customer, along with live GPS co-ordinates (geo-tagging) of the customer undertaking the V-CIP and date time- stamp where such live photograph is being taken;
 - ii. Capturing clear image of Permanent Account Number (PAN) card. However, if Aadhaar card is permitted to be accepted as a documentary proof under law/regulation, the same will be obtained as contemplated under the prevalent law/regulation
 - iii. The PAN details will be verified from the verification facility of the issuing authority.
 - iv. Video recording of the interaction (for concluding Video KYC) will be stored by BFL in accordance with applicable law/regulation.
- 5) I will be required to submit other officially valid document (OVD) / deemed to be OVD’s or such other documents as may be requested by BFL, as part of this Video KYC process;
- 6) To have provided my express consent to BFL for verifying any or all the details/documents so provided by me.
- 7) To complete the Video KYC process in full within the prescribed time and in case if I fail to complete the same for any reason whatsoever BFL shall have sole and

absolute discretion to reject my loan/product application(s) and/or discontinue the service(s)/product(s) for which such KYC is mandated.

- 8) That in case where KYC documents/details submitted by me during Video KYC process does not match with or if there are any discrepancy found therein after validation thereof with the original KYC documents/details updated by me, BFL shall have sole and exclusive right to reject my loan/product application(s) and/or discontinue the service(s)/product(s) for which such KYC is mandated.
 - 9) That if my Video KYC process could not be completed or if during the said process if I dropped midway due to technical, systematic or server errors/issues or other operational issues in that case I may be permitted to complete Video KYC process or I may be required to complete my KYC compliance by undertaking physical KYC validation process, by BFL and I undertake to complete the same and/or submit physical KYC.
 - 10) That, BFL does not guarantee continuous accessibility of the applications and shall not be held liable or responsible in any manner whatsoever in respect of any loss, damage that may be incurred by me due to any reasons (including but not limited to technical, systematic or server errors/issues, or any other issue occurred while undertaking Video KYC process and/or for reasons which are beyond reasonable control of the BFL).
- iv. I hereby confirm that all the information and details including but not limited to financials/bank statements, KYC details provided/to be provided by me pursuant in support of my application or to be shared with any third party, including the Central KYC Registry, are true, correct and up-to-date. I have not withheld any material information that may be required by BFL. I undertake to immediately keep BFL updated of any change in the information provided by me, specifically KYC/CKYC details, Bank details, change of my address/co-ordinates etc. and in case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I shall be held liable for the same and I will not hold BFL liable for any consequences that may arise owing to any delay/lapse on the my part.
 - v. I authorize BFL to use my existing details and KYC documents/data for KYC compliance, if any, for this application and in case of any changes in my registered KYC or bank account details, I shall update about the same & submit the updated KYC to BFL.
 - vi. I shall submit any/all documents, in such form and manner as may be required by BFL in relation to my application, including but not limited to details as may be required for completion of my KYC requirement by BFL. Further in case of any changes in my registered KYC or bank account details, I will promptly update such changes to with BFL.
 - vii. I shall make payment of applicable fee and/or charges as specified by BFL with respect to the Health Existing Member Identification Card as more specifically detailed under Annexure I, below or such other/modified fee/charges as provided on BFL's <https://www.bajajfinserv.in/all-fees-and-charges>
 - viii. I understand that the aforesaid fees and/or charges are subject to changes and are **non-refundable and non-transferable**.
 - ix. BFL has the sole and absolute discretion, without assigning any reasons to accept or reject my application for availing the Health EMI Card.
 - x. I have read and understood the Master Terms and Conditions applicable to Loans for Consumer Durable, Digital, Life style products, Life care products/ service & Existing Member Identification Cards ("**Master Terms**") prescribed by BFL and available on website: https://www.bajajfinserv.in/consumer-durables_master_t-and-c_english.pdf and understand the applicability of the same for issuance and usage of Health Existing Member Identification Card at Selected Business Associates as defined herein below and hereby agree to be bound by the same at all times including any additions/amendments thereto from time to time. I shall keep myself updated of any revisions in the Master Terms as may be communicated by BFL through any acceptable means of communications (*as defined in the Master Terms*).

- xi. No insolvency proceeding or suit for recovery of outstanding dues or monies and or any criminal proceedings, have been initiated and/or are pending against me and that I have never been adjudicated insolvent by court or any other authority. I have not taken any action and no other steps have been taken or legal proceeding started by or against me in any court of law and/or in any other authority for appointment of a receiver, administrator, administrative receiver, Insolvency professional, similar officer with respect to any of my assets.
 - xii. I shall keep my credentials including the login id and password/PIN issued by BFL and/or reset by me (“**Credential**”) as confidential and not to share the same with any person/third party. Any use or misuse of the credentials including the transactions carried out using the credentials shall be at my sole risk & responsibility and BFL shall not be held responsible for any loss/damage incurred on account of such use or misuse.
3. I authorize BFL:
- a) To exchange, share or part with all information relating to this application to credit bureaus/credit reference agencies, its group companies, financial institutions, Credit Information Companies (‘CIC’), NeSL, NSDL, Central KYC Registry (CERSAI) or any authorized third-party agency as BFL may deem necessary or appropriate for use or processing of the said information and shall not hold BFL (or any of its group companies or its/ their agents/representatives) liable for the use/sharing of the information as stated above.
 - b) To seek/obtain any other information, relating to me, from any third party.
 - c) To procure/avail my credit information report from CICs including CIBIL report and provide it to me by deducting applicable charges for the same.
 - d) To share certain information related to Health Existing Member Identification Card, which may include my KYC and transaction details with its business associates (subject to confidentiality restrictions) for integrating the Health Existing Member Identification Card usage on such business associate’s website/ wallet, etc. as may be required for facilitating my use of Health Existing Member Identification Card.
4. If I opt to pay Health Existing Member Identification Card Fees through ECS/NACH mandate given by me in favour of BFL, I hereby provide my consent to debit my bank account registered with BFL for making such payment
5. I hereby expressly consent for paying a Loan Enhancement Fee, in case where BFL allows to approve the Loan transaction amount over and above my Health Existing Member Identification Card loan limit, as per its internal risk/credit policies and at its sole and absolute discretion. It is hereby clarified that payment of such fee would not enhance my overall Health Existing Member Identification Card loan limit. Further, I agree that payment of such fee would be added to the first EMI/monthly instalment of my Loan transaction.
6. The details provided in my Application for Health Existing Member Identification Card, together with all its contents, KYC documents, etc, may be submitted to:
- a) The subsidiaries and affiliates of BFL, any service provider/third party with reference to rendering services in connection with the product(s) availed by me and/or for promoting/marketing various products and services;
 - b) to any Regulator, Court, Law enforcement agency, Quasi-judicial authority etc. on a need-to-need basis.
7. I hereby authorize group companies, affiliates and/or business associates of BFL and their respective representatives to send me communications regarding loans, insurance and their respective products and/or services (Collectively “Other Products”) through telephone calls/SMSs/emails/post/WhatsApp/bot/bitly, etc. including but not limited to promotional communications. I agree and understand that such Other Products if availed, are governed by their own set of terms and conditions, which shall be in addition to and not in derogation to the terms and conditions prescribed by BFL herein. I understand that I can at any time opt to withdraw my consent to receive any telecommunication.

II. HEALTH EXISTING MEMBER IDENTIFICATION CARD TERMS

1. The Health Existing Member Identification Card is an Existing Membership Identification number used for authentication and is neither a credit card nor a stored value card.
2. The Health Existing Member Identification Card can be used for availing loans only at limited Life Care Centers (LCF) including Multi Specialty Hospitals (MSH), Non-MSH and diagnostic centres and such other counters for eligible treatments as may be decided by BFL at its sole discretion (“**Selected Business Associates**”). Updated list of Selected Business Associates, eligible treatments and benefits can be accessed through <https://www.bajajfinserv.in/emi-network-multispeciality>. This Health Existing Member Identification Card **cannot** be used for purchase on e-Commerce platforms and of retail (apparel, footwear, small appliances, travel, coaching classes, hotels, eyewear, accessories etc.), consumer durables, digital, lifestyle products, etc.
3. BFL may at any time, at its full discretion and without assigning any reason, decide to withdraw the Health Existing Member Identification Card service and/ or terminate any specific Health Existing Member Identification Card or *reduce*/cancel the loan limit assigned. Further BFL will have no liability to the Health Existing Member Identification Cardholder or any other person in this regard in any manner whatsoever. In the event of termination of Health Existing Member Identification Card/ withdrawal of Health Existing Member Identification Card services, the Personal Guard Individual Accident Policy or any other facility provided with Health Existing Member Identification Card services shall be immediately terminated.
4. For each valid transaction initiated and approved by the BFL on the Health Existing Member Identification Card, a new Loan account will be created by BFL, provided that BFL may at its sole discretion reject such transaction initiated through the Health Existing Member Identification Card. Further BFL may require additional documentations from the Customer for approving the said loan transaction.
5. BFL is not an issuer/provider of the third-party products purchased/services availed by me on Loan through the Health Existing Member Identification Card. The Selected Business Associates may run different offers for Health Existing Member Identification Card Customers. Such offers shall be subject to specific terms and conditions of such offers, which shall be in addition to the terms and conditions mentioned herein. Accordingly, BFL shall not be responsible for the quality or any assurances and/or representations made in relation to such products/services/offers provided by third parties. Further, BFL shall not be liable for any delay in delivery or no-delivery of product and Services and/or with respect to the quantity, quality, conditions, fitness, suitability or otherwise whatsoever of the product/services.
6. I acknowledge that, Health Existing Member Identification Card is NOT a payment instrument and NOT assignable to any person. I hold myself responsible for any use/misuse of the Health Existing Member Identification Card, and I shall be jointly and severally responsible for any liability that is incurred through such usage.
7. In the event of an unauthorized access to or use of Health Existing Member Identification Card, Health Existing Member Identification Cardholder shall immediately inform BFL and call or write to BFL’s Customer and request for blocking the Health Existing Member Identification Card.
8. BFL Customer Care Contact details:
 - For any grievances/queries, Customers can write to BFL at wecare@bajajfinserv.in or Customer can reach to BFL through <https://www.bajajfinserv.in/reach-us>
 - Health Existing Member Identification Cardholders may also call BFL Customer Care for any grievances/queries related to Health Existing Member Identification Card at 8698010101. This is not a toll-free number and normal call charges will be applicable.

III. CARD USAGE:-

- 1) The usage of Health Existing Member Identification Card at Selected Business Associates is subject to the terms and conditions mentioned in my Application and Master Terms accessible on <https://www.bajajfinserv.in/emi-network-health-emi-card#1500928803164> as may be amended by BFL from time to time.

- 2) By using the Health Existing Member Identification Card, the customer may engage in the following transactions:
 - i. to avail loan to pay their medical expenses on easy EMIs.
 - ii. enquire about the loan limit for availing loan for the eligible treatments at the Selected Business Associates as aforesaid.
 - iii. use it for identification/authentication of the Existing Bajaj Member,
- 3) To avail Loan for the treatment at Selected Business Associates, Health Existing Member Identification Card holder will need to follow the below mentioned procedure:
 - i. share Health Existing Member Identification Card number or registered mobile number, at Merchant Counter or BFL's branches or online platform of BFL itself or of BFL partners.
 - ii. enter his/her specific number code/PIN or One Time Password (*collectively* "**Transaction Code**") received on the registered mobile number and/or the registered email id of the customer.
- 4) Once the Customer identity is authenticated, the Health Existing Member Identification Card holder will receive a SMS providing the Commercial Terms of the proposed Loan being offered ("**Transaction SMS**") The customer shall convey his/her acceptance to the terms and conditions provided in the Transaction SMS by providing Transaction Code to BFL's representative at the Selected Business Associates, Merchant counter or BFL branch or online platform of BFL itself or of BFL partners, as the case may be .
- 5) BFL would charge convenience fee and / or processing fees at its sole discretion on the Loan availed by customer using Health Existing Member Identification Card as amended from time to time and which will be communicated to the Customer through the Acceptable Means of Communication and shall be binding on the Customer.
- 6) The customer has given or shall give NACH mandate or any other Electronic Payment Instrument in favor of BFL covering all the Outstanding dues including fees, penalties, cost and other applicable charges in connection with any Loan availed. Further Customer shall forthwith issue fresh NACH/ mandate or Electronic Payment Instructions in favour of BFL, if there is any revision in his/her repayment schedule/ EMI.
- 7) Notwithstanding payment of instant activation fee by the Customer, this Health Existing Member Identification Card cannot be used at the Selected Business Associates as aforesaid, for availing the services as stipulated herein until successful registration of the NACH mandate/ Electronic Payment Instructions in favour of BFL, in such form and manner as may be acceptable to BFL.
- 8) BFL may at its sole and absolute discretion reject any Loan transaction/authorization initiated through Health Existing Member Identification Card by the Customer, for reasons **including but not limited to**:
 - a. On the basis of BFL's internal policies (*i.e risk policies*).
 - b. On expiry/block of the Existing Member Identification Card.
 - c. breach of NACH mandate/Electronic Payment Instrument repayment limit.
 - d. breach of terms and conditions as specific under this Application Form or under the Master Terms.

FEES AND CHARGES

Health Existing Member Identification Card (Health Existing Member Identification Network Number)	
Joining Fee	Health EMI Card Gold: Rs. 707/- inclusive of applicable taxes Health EMI Card Platinum: Rs. 999/- inclusive of applicable taxes
Add-on Card Fee	Rs. 199/- inclusive of applicable taxes
Mandate Registration Charges	Rs. 118/- inclusive of applicable taxes
NACH/Cheque Bounce Charges	Rs 450/- Inclusive of applicable taxes, per dishonour
Mandate Rejection Charges	Rs. 450/- inclusive of applicable taxes. Will be applicable if new mandate form is not registered within 30 days from the date of rejection of previous mandate form by Customer's Bank for any reasons whatsoever.
Document/Statement Charges Statement of Account/ Repayment Schedule/Foreclosure Letter/ No Dues Certificate/Interest Certificate/ List of documents	Download your e-statements/letters/certificates at no extra cost by logging into Customer Portal – Experia. You can get a physical copy of your statements/letters/certificates/List of Documents from any of our branches at a charge of Rs. 50/- Inclusive of taxes per statement/letter/ certificate.
Penal Interest	Any delay in payment of Monthly Instalment/EMI shall attract penal interest at the rate of 4% per month on the Monthly Instalment/EMI outstanding, from the date of default until the receipt of Monthly Instalment/EMI.
Annual Fee	Rs. 117 (inclusive of applicable taxes) Annual fee will only be charged to the Health Existing Member Identification Card holders who have not availed any loan using the Health Existing Member Identification Card in the preceding year. The duration of the preceding year is calculated 12 months from last year's validity month, which is printed on the face of your Health Existing Member Identification Card. For example, If the Health Existing Member Identification Card is issued in the month of February 2019 (referred to as 'Member Since', on the Health Existing Member Identification Card) the date for payment of the annual fee will be March 2020.

“Additional cess will be applicable as per the specific State Law”