Code of Conduct

Applicable for Representatives of Insurance Partners

Bajaj Finance Limited ("BFL"), holding Corporate Agent Licence No. CA101 issued by the Insurance Regulatory and Development Authority of India (IRDAI), is committed to conducting insurance business with the highest standards of integrity, professionalism, fairness, transparency, and regulatory compliance.

I/We understand that I/We am/are expected to act with honesty, integrity, fairness, professionalism, and in the best interests of customers while soliciting, procuring, selling, marketing, servicing, or verifying insurance business.

I/We shall:

(1) Make upfront disclosure regarding the premium amount, policy term, exclusion, waiting period, free-look period, etc, while marketing / selling a product / service offered by the BFL.

(2) Communicate the T&Cs to the customer, if he / she plans to buy the Insurance product / service and make such other information / details available which are required to understand the product / service further.

(3) Send any communication to the customer only in the mode and format approved by the BFL

(4) Telephonic contact with customers may be made between 09:00 hours and 19:00 hours, subject to any default "OFF" preference or opt-out exercised by the customer in accordance with the guidelines, regulations and directions issued by the Telecom Regulatory Authority of India (TRAI), as applicable from time to time. Customer visits shall ordinarily be made between 09:00 hours and 19:00 hours. Visits outside the prescribed time period shall be undertaken only where the customer has expressly requested or authorised such visit.

(5) Provide the contact details of the customer care and the grievance redressal official, if requested by the customer.

(6) Respect the customer's privacy and discuss the matters of her / his interest with any other individual only if the customer has given an explicit request or consent for sharing of such information.

(7) Provide the details of the customers, who have expressed their desire to be flagged as "Do Not Disturb" for promotional communication, to BFL.

(8) Not visit a customer at her / his residence / business / office without her / his explicit consent.

(9) Not mislead or coerce the customer in purchase of any product / service offered by BFL; and

(10) Not make any false / unauthorised commitment on behalf of BFL.

(11) Wear clear 'on person' identification/ identity card issued by TPPS provider when present within BFL's premises for sale / marketing of BFL's own or third-party financial product / service, in order to be distinguishable from BFL employees.