

Terms & Conditions for Your CPP Shield Plan (offered as part of BFL Packaged Product which may be financed by BFL)

Please read this document carefully and keep it in a safe place. It sets out terms and conditions of Your contract with CPP Shield Plan.

Definitions

Where the following words are used in these terms and conditions, they will have the meanings shown below:

Abroad - In a country other than India.

Agreement - These terms and conditions of the CPP Shield Plan and any changes thereto.

BFL - Bajaj Finance Limited, whose corporate office is at 4th Floor, Bajaj Finserv Corporate Office, Off Pune Ahmednagar Road, Viman Nagar, Pune - 411014, Maharashtra (and from whom You have purchased / financed Your BFL Product).

BFL Packaged Product - Product sold to You by BFL of which CPP Shield Plan is one of the offerings.

Card - Your credit, debit, prepaid, cash and other similar cards.

Card Loss - Loss by You or theft from You of a Card.

CPP - CPP Assistance Services Private Limited, whose corporate office address is Ground Floor, Wing - A, Golf View Corporate Tower - A, Golf Course Road, Sector - 42, Gurgaon - 122002, Haryana and registered office is at A-370, 2nd Floor, Kalkaji, New Delhi - 110019.

Credit Health Report (CHR) - Report in a specified format provided by Credit Mantri relating to Your credit and financial information inter-alia containing detailed analysis of Your current Credit Score and its history.

CreditMantri - CreditMantri Finserv Private Limited

Credit Score - Creditworthiness score provided by Credit Information Companies like Equifax, etc. in accordance with Credit Information Companies (Regulation) Act, 2005 read with the rules and regulations made thereunder ("CIC Law")

EAI - Europ Assistance India Private Limited

Equifax - Equifax Credit Information Services Private Limited

Fee - Means the total amount as agreed by Us with BFL to provide Service to You as part of the BFL Packaged Product.

F-Secure - F-Secure Corporation and (or) F-Secure Private Limited.

F-Secure Internet Security - A comprehensive internet security solution relating to Your computer (desktop or laptop), which is owned and provided by F-Secure.

Home - The place where You permanently reside; which You have given us as Your address.

Issuer - The issuers of the Cards.

Member - The person who has purchased and is entitled to use the Service whose name appears in the Welcome Pack.

Membership - Your right to use the Service for each year.

Period of Agreement - The twelve (12) month period from the Start Date.

Service - Shall have the meaning given to it in paragraph A below.

Start Date - The date on which the Membership commences as set out in your Welcome Pack which we send to You.

We, us, our - CPP.

Welcome Pack - means the pack We send to You for the Service containing these terms and conditions and other information relevant to the Service.

Year - A period of twelve (12) consecutive months.

You, Your - The Member.

The CPP Shield Plan Service is provided by CPP Assistance Services Private Limited, whose corporate office address is Ground Floor, Wing - A, Golf View Corporate Tower - A, Golf Course Road, Sector - 42, Gurgaon - 122002, Haryana, India, in conjunction with its third party suppliers/service providers.

Should You have any queries about these terms and conditions or Your Membership, You can contact us by email at feedback@cppindia.com or by telephoning us on 1800-419-4000 (Toll-free) or +91 921244 4000 or 6000 4000

(lines open twenty-four (24) hours a day, seven (7) days a week). You can also write to us at the following address:

CPP Assistance Services (Pvt) Ltd

P O Box No 826,

Kalkaji Post Office,

New Delhi - 110019

CPP Shield Plan Membership

A: Assistance Services - What is provided?

When You report a Card Loss to us, We will contact the Issuers and ask them to cancel the Card.

If You request at the time of reporting Your Card Loss, the assistance services set out at A1 and A2 may be available to You through EAI, who has contracted with us, to provide You the assistance services set out at A1 and A2 below. You consent to us making such enquiries from such persons and/ or organizations as are necessary to assess the claim that You are making. At the time of Your request for Service, We may ask You to provide evidences for Your need of emergency assistance and in the absence of which Your request for Emergency Assistance may be rejected by Us. Any advance made to You under this Section A shall be interest free and repayable by You to EAI within twenty-eight (28) days of the advance being made. In the event of the advance not being repaid then steps will be taken to recover the advance, which may include legal steps the costs of which recovery may be added to the outstanding balance of the advance made.

A1: Advance of Emergency Hotel Bills

1. If You are Abroad at the time of the Card Loss, We will facilitate through EAI an advance direct to Your hotel to cover Your hotel bill up to Rs 40,000
2. We will facilitate through EAI an advance direct to Your hotel to cover Your hotel bill up to Rs 20,000 if You suffer a Card Loss in India.

A2: Advance of Replacement Travel Tickets

1. We will facilitate through EAI replacement travel tickets against an advance for You of up to Rs 40,000 so that You can return to the travel destination nearest to Your Home. We will do this if Your travel tickets have been lost or stolen at the same time as the Card Loss when You are Abroad.
2. We will facilitate through EAI replacement travel tickets against an advance for You of up to Rs 20,000 so that You can return to the travel destination nearest to Your Home. We will do this if Your travel tickets have been lost or stolen at the same time as the Card Loss whilst You are in India.

A3: F-Secure Internet Security (for Your Computer (Desktop or Laptop))

You will be offered a comprehensive internet security solution for Your Computer, powered and owned by F-Secure, who is a third party supplier/service provider and will provide the benefits as mentioned below. FSecure Internet Security key and download instructions will be provided to You through email at Your email ID or through text message (SMS) to the mobile number provided by you to Us.

What is provided?

F-Secure Internet Security protects Your digital content with real-time protection against malware, hackers, identity theft harmful and unsavoury web sites. Your online banking transactions are more secured with F-Secure Banking Protection. The features include:

- Protection against viruses, spyware and other malware
- Always up-to-date without slowing down your device
- Stops intrusions or identity theft on your device
- Easy to install and simple to use
- Customer support available through online chat and by phone

- Worry-free surfing and shopping with Browsing Protection
- Safe online life for your children with Parental Control
- Cloud-based, real-time protection against all online threats
- Secure, session-based online banking with Banking Protection
- Privacy protection on Facebook with Safe Profile
- Comprehensive exploit protection with DeepGuard 5

For deriving benefit from F-Secure, You must adhere to the following specific terms and conditions:

1. You are governed by and must comply with the specific License Agreement and terms & conditions of F-Secure as applicable to You. They are available for review at www.f-secure.com.
2. The supported platform are Windows 8.1 and 8 (ARM based tablets are not supported), Windows 7 (all editions), Windows Vista (Service Pack 2 or newer) and Windows XP (32-bit, Service Pack 3 or newer)
3. Your computer (Desktop / Laptop) must have Intel Pentium 4 or higher processor.
4. You must ensure that Your computer is equipped with at least 1GB RAM.
5. You must download the F-Secure Internet Security application on Your computer and provide the information required to install and run the FSecure application on Your computer.
6. F-Secure Internet Security is provided by F-Secure and F-Secure may at its discretion, add, modify or remove the product features during the Agreement Period for which We cannot be held liable in any manner.

A4: Credit Health Report (CHR)

What is provided?

You will be offered a Report in a specified format provided by CreditMantri, a third party service provider which whom We have tied up, relating to Your credit and financial information inter- alia containing detailed analysis of Your current Credit Score and its history with actionable insights to improve / maintain Your Credit Score and Health.

All banks are required to review Your Credit history of Your loans and Card transactions prior to approving any further loans or credits. The CHR will help You to understand and interpret the Credit Score issued by Credit Information Companies like Equifax, etc

For additional information and guidance on your Credit Score, kindly visit

<https://www.creditmantri.com/credit-score-advice/>

Limitations and Conditions

Any or all content of the Credit Health Report provided by CreditMantri is not guaranteed by Us. Our role is merely of a facilitator to arrange the CHR from CreditMantri subject to below specific terms & conditions of CreditMantri and We shall not be responsible for the accuracy, completeness, and veracity of any and all such information as received or provided to You in CHR. Further, We shall not in any manner be liable to You for any loss, claim, damage or compensation in relation to or arising from this CHR or use of Coupon Code at CreditMantri website.

For deriving this benefit, You are provided with a unique CreditMantri CHR Coupon Code in the Pack. Please note that You are governed by and must adhere to the following specific terms and conditions:

- By registering at CreditMantri Website www.creditmantri.com, you are bound by the generic terms and conditions of CreditMantri, as may be amended from time to time.
- The Coupon Code provided is valid only for a period of twelve (12) months from the date of issue and can be redeemed once from CreditMantri and cannot be used again or for any other services CreditMantri may provide. As a part of this service, you will get a detailed Credit Health Report immediately when you use the coupon code and for every month for the next 11 months
- You authorise and give explicit consent to CreditMantri to apply for and receive Your credit information from Equifax .
- You hereby authorise and give explicit consent to CreditMantri to send email or SMS or contact You at the email address and mobile number provided at the time of registration on CreditMantri website.
- You hereby explicitly waive requirements under TRAI DND (Do not Call) listing for the purpose of availing services from CreditMantri.
- You hereby agree to provide necessary Know Your Customer (KYC) information such as ID proof and Address proof to CreditMantri to apply for Your credit information with Equifax.
- You hereby agree to provide any additional information and if required You agree to upload a copy of Your KYC documents into CreditMantri website as may be required by Equifax.
- Equifax or any CIC shall provide your credit information to CreditMantri only if the information provided matches with the records available with Equifax.
- CreditMantri can provide You with a CHR only if it is able to obtain credit information from Equifax based on the information provided by You.
- You hereby agree and confirm that in case CreditMantri is not able to obtain any information from Equifax based on the KYC information provided by You, CreditMantri shall not be obliged to either refund or substitute the value of the redemption coupon for any other service it provides with for part or in full.

Our role in relation to this service provided to You shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from the use of this service.

A5: Passport and driving licence

If Your passport or driving licence is lost or stolen while You are Abroad, We will help You with the notifications that You need to make and provide You with such contact details as are necessary.

A6: Valuable document registration

If You register the details of Your valuable documents with us (driving licence, share certificates, insurance policies etc), We will hold those details safe should You ever need to provide these details when the originals are not at hand.

A7: Lost mobile phone reporting service - SIM blocking

If You lose Your mobile phone, We will help You with the notifications that You need to make to block Your SIM card.

A8: Mobile phone identifier (IMEI) registration service

If You register Your mobile phone IMEI number with us, We will hold it safe should You ever need these details.

B: General conditions

Please read this section carefully as it contains important information.

Eligibility

The Service is only available to residents of India who are over the age of eighteen (18).

Term of Membership

1. Your Membership is available to the person whose name appears in the Welcome Pack only and is non-transferable.
2. You must provide us with full and accurate information in connection with Your request for the Card Protection services.
3. Advance payment of the Fees is the essence of the commencement of the Membership and the Services under the Agreement with You. The Fee must be received by Us from You or BFL (if You have got Your CPP Membership financed through BFL) before We can provide the Services to You.
4. Your Membership begins on the Start Date and continues for the Period of Agreement in return for advance payment of the Fee by You or BFL
5. You must report lost or stolen Cards to us by telephone within twenty-four (24) hours of discovering the Card Loss.
6. Any change or new addition to Your Service shall be intimated to You at least forty-five (45) days in advance and such change shall become applicable to You from the date of such intimation. However, it is clarified that the features of FSecure Internet Security,

CreditMantri CHR, EAI may be added, modified, or removed during the Period of Agreement without this advance notice period of forty-five (45) days.

- You must install the F-Secure Internet Security on Your Laptop/Desktop and must have a working data connection. In addition to compliance with the terms and conditions specified herein, You must comply with the specific License Agreement and terms and conditions of F-Secure for use of F-Secure Internet Security. They are available for review at www.f-secure.com. It is hereby clarified that F-Secure Internet Security is the property of F-Secure and FSecure will always remain responsible and liable for any services / claims arising from the use of F-Secure Internet Security by You.

Limitations

- In the event of theft or loss of Cards, You have to immediately call us to report the loss of the Cards. In case You have not shared the details of a particular Card with us and request the same to be blocked, We shall attempt to block that Card with the help of other details provided by You on a best effort basis. In the event that Your input is required in the form of confidential personal information number (PIN) or a telephone identification number (TIN) (which cannot be disclosed to a third party), We will assist You by conferencing You on the telephone call with the Issuer in order for You to provide such PIN/TIN for authentication purposes.
- The services set out in Sections A1 and A2 shall be provided only at the sole discretion of CPP, however, every effort will be made to provide You with emergency advance in line with the terms and conditions set out in these sections of this Agreement. At the time of Your request for Service, We may ask You to provide evidences for Your need of emergency assistance and in the absence of which Your request for Emergency Assistance may be rejected by Us. There may also be times when it will not be possible to arrange for the transfer of funds to some countries or remote geographical locations or due to events or conditions that are out of our control (i.e. political instability, regulatory restrictions, war, natural disaster, etc.) and for which We cannot be held liable.
- We cannot be held responsible for any loss, damage or fraud (direct or indirect) which might occur to You due to wrong submission of any information to Us by You or if are unable to provide the Services to You for reasons beyond Our control or even after reasonable efforts made by Us.
- It is hereby clarified that F-Secure Internet Security is the property of F-Secure and F-Secure will always remain responsible and liable for any services / claims arising from the use of F-Secure Internet Security by You (Section A3). You are governed by and must comply with the specific License Agreement and terms and conditions (EULA) of F-Secure as applicable to You. Our role in relation to distribution of F-Secure Internet Security to You shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from the use of F-Secure Internet Security.
- It is hereby clarified that CreditMantri will always remain responsible and liable for any services / claims arising from the use of Credit Health Report (Section A4). You will be governed by the specific Terms and Conditions of CreditMantri as applicable to you at the time of usage of Coupon Code for CHR. Our role in relation to this service provided to You shall be limited to that of a mere facilitator, and We shall not in any manner be liable to You for any loss, damage or compensation in relation to or arising from the use of this service.

Cancelling Your Membership

- If You would like to cancel Your Membership, please contact BFL.
- CPP Shield Plan Membership has been provided to You as part of Your BFL Product. Under no circumstances, CPP will be liable to refund any amount to You which You would have paid to BFL for BFL Product, or otherwise, for CPP Shield Plan membership.

Governing law and Jurisdiction

These terms and conditions are governed by and must be interpreted in line with the laws of the Republic of India.

We and You agree that all the disputes/differences arising out of or in relation to this Agreement shall be referred to the exclusive jurisdiction of and settled only by the courts in Delhi. You and We agree that terms and all other communications will be issued in English.

Complaints

If at any time You want to tell us about a problem with Your Membership please call us on 1800-419-4000 (Toll-free) or +91-921244-4000 or 6000-4000 (please prefix Your city STD code) or You can write to the Complaints Manager at:

CPP Assistance Services (Pvt) Ltd
P O Box No 826, Kalkaji Post Office,
New Delhi - 110019

We will do our best to revert to Your query within 48 working hours. We will also do our best to send you communications as relevant from time to time to keep You informed on the progress.

If you think you are not getting a satisfactory response, You may escalate the matter to escalations@cppindia.com

We assure You to revert to Your query within 48 hours of receipt of Your query.

Recording calls

We record all telephone calls made to us. We do this to:

- provide a record of the instructions We have received from You;
- allow us to monitor quality standards;
- help us with staff training; and
- meet legal requirements.

All communications and Membership documents will be in English unless otherwise agreed.

Your consent

By entering into this Agreement You hereby expressly accord Your consent and authorize us to collect all the required data/information including any sensitive personal data or information from You to service You under this Agreement. Prior to providing any information, You have an option not to provide the data or information sought under this Agreement by sending to us a written notice to that effect. By entering into this Agreement, You hereby expressly accord Your consent that for the better performance of this Agreement We may transfer Your data/information to any city within India or to a country outside India as mentioned herein. If We do transfer Your data within or outside India, We will make the appropriate checks to ensure that Your data is adequately protected.

Remember that upon request, You have a right to see and review all the personal information We hold about You and if found to be inaccurate or deficient, shall be corrected or amended as feasible. If You would like to request this, please contact our Customer Services Team on 6000 4000 (prefix Your city STD code). Please note that there will be a separate administration charge for the provision of this information. Please also note that We will not be responsible for the authenticity of the information provided by You to us as required under this Agreement. You have the right to withdraw the consent earlier provided by You with respect to providing Your data/information sought by us anytime while availing the Services. Such withdrawal of the consent shall be intimated in writing to us. However, in the event that You decide not to provide the data/Information sought by us or withdraw the consent earlier given by You, then We retain the right to not provide the services for which such data/information was sought.

Data Protection Notice

We will use the information You provide to:

- manage Your Membership;
- collect Fees when due; and
- provide the Service to You.

We may pass Your personal information to our approved suppliers/service providers including our group companies for the purpose of sending correspondence to You and providing some of the features of the Service to You. They may contact You by post, landline telephone or, if You have previously agreed, by email or mobile phone. By taking out Your

Membership and by giving us Your address, phone number and email address, You agree that We and our approved suppliers/service providers may contact You using these methods, unless You have told us not to. If You do not want Your details to be used for these purposes, please let Us know in writing at any time.

How We protect Your data

We take data security very seriously and go to great lengths to ensure Your information is protected against unauthorised use of any kind. We have appropriate measures in place to safeguard the data We hold. Our Information and Data Security Systems at CPP Group Plc have been verified by accreditation in the form of ISO 27001 and PCI-DSS certificate for Information Security Management.

We are continually reviewing and updating our security procedures as new technologies become available. All areas of our website where personal information is collected are secure and will display the 'padlock' symbol for reassurance. Where information is transferred it shall be encrypted using the latest encryption technology commercially available.

Please refer to our data privacy policy at our website in.cppgroup.com for more details.

Who We may pass Your details to and how they would be used

Updating Your records

We may ask BFL to tell us about changes in Your contact details / details specifically related to the Services (subject to any disclosure contract in this regard that You may have with BFL) so We can update Your Membership records. This may include asking for information about changes to any personal information (e.g. telephone, mobile phone or fax numbers or email addresses).

Providing the Service

If You ask us to report a lost Card, We will pass Your name and address and the details of the Card to the Issuer so that they can cancel it and provide a replacement, if requested by You. When You take the Membership, We pass Your personal details to our approved suppliers to provide some of the services described in Section A. We will only pass to them the minimum amount of information required for them to be able to identify You, should You need these services. Our suppliers will pass Your information (such as Your name, contact details, etc.) to third parties to enable them to assist You only in instances when You require help from them. We may pass Your personal information to our approved fulfilment and courier vendors so that We can send correspondence to You and provide some of the features of the Service to You.

Marketing and Market Research

To avoid contacting You unnecessarily about products or services You may already have, We will compare Your details with information on prospect files prepared by our business partners. When We do this We may need to tell our business partners/third party suppliers/service providers that You have subscribed for the Service or hold a product with us and disclose enough personal data to allow our business partners/third party suppliers/service providers to identify You on these files.

We and our approved suppliers/service providers may also use Your personal information to contact You about goods and services that might interest You or invite You to take part in market research surveys. You may be contacted either by post, phone or e-mail for these purposes. If You would prefer this not to happen, please let us know when You register, or call us at any time if You change Your mind.

Europ Assistance India Private Limited (EAI)

When You take out a subscription, We pass Your personal details to EAI to provide the services described in Sections A1 and A2. We will only pass to them the minimum amount of information required for them to be able to identify You, should You need these services. EAI may pass Your information (such as Your name, contact details, etc.) to third parties to enable them to assist You only in instances when You require help from them.

Grievance regarding Data Protection issues

If at any time You want to tell us about a problem, discrepancy or grievance regarding Your personal data/information/details or the processing thereof, please call our designated grievance officer Prachala Singh on 1800-419-4000 (Toll-free) or +91-921244-4000 or 6000-4000 (if calling from a mobile phone, please prefix Your city STD code) or You can also write to our grievance officer at:

CPP Assistance Services (Pvt) Ltd
P O Box No 826, Kalkaji Post Office,
New Delhi - 110019

Our grievance officer will do his best to expeditiously redress any issues/grievance that You may have within a period of thirty (30) days from the date of receiving Your grievance.