

Agreement and Terms & Conditions for Your CPP Spectacle Assure Membership (Purchased and financed through BFDL)

Please read this document carefully and keep it in a safe place

CPP Spectacle Assure Membership	Variant	Coverage	Membership Period	Fee (In INR)
	1	Primary Member	1 year (non-renewable)	799

Please read this document carefully. It sets out terms and conditions of Your Agreement with CPP Assistance Services Private Limited (CPP) for the Spectacle Assure Service.

Please refer to the Benefits Summary for the benefits as applicable to You for the CPP Spectacle Assure Membership Variant purchased by You.

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 Spectacle Assure Service product and any changes thereto.

BFDL - Bajaj Finserv Direct Limited, whose corporate office is at 4th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune - 411014. (and from whom You have financed Your CPP Spectacle Assure Membership)

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 at Ground Floor, Wing - A, Golf View Corporate Tower - A, Golf Course Road, Sector - 42, Gurgaon - 122002, Haryana India and registered office is at A-370, 2nd Floor, Kalkaji, New Delhi - 110019.

EAI - Europ Assistance India Private Limited

Fee - Means the total amount as mentioned in the table above, inclusive of all applicable taxes, that You pay towards Your Membership which is shown in Your Welcome Pack or as agreed with You from time to time. CPP reserves the right to revise its Fee at any point of time.

Home - The place where You permanently reside; which You have given us as Your address while registering for the Membership.

IHO - Indian Health Organisation Private Limited

Issuer - The issuers of the Cards.

Member | Customer - 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 for which You pay the Fee as per the Agreement.

Period of Agreement - Period as mentioned in Table 1 above 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 when You have purchased the Membership for the Services containing these terms and conditions and other information relevant to the Service.

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

You, Your - The Member

ZEE - ZEE Entertainment Enterprises Limited

ZEE5 - Online streaming services of various contents offered by ZEE

The CPP Spectacle Assure Service is provided by CPP Assistance Services Private Limited, whose corporate office address is at 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 (please prefix Your city STD code) (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 Spectacle Assure

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

If You are Abroad or in India 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 if abroad and upto Rs. 20,000 in India.

A2: Advance of Replacement Travel Tickets

We will facilitate through EAI replacement travel tickets against an advance for You of up to Rs 40,000 if abroad and upto Rs. 20,000 in India, 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 or in India.

A3: Unlimited vHealth by Aetna

To provide You with this service, We have contracted with IHO, who is Our third party supplier/service provider and will facilitate provision of this service. Service under this section is owned and/or facilitated by IHO and IHO will be responsible and liable for any claims arising from the use of it by You. To avail this service, You will need to call IHO help desk number 18001034466 between 8 AM to 8 PM (available all days except national holidays). A Tele-medicine advisor at IHO will speak to You and accordingly will connect with the IHO's team of doctors. You must be at least 18 years of age to utilize this service. Please refer to detailed Terms and Conditions on IHO's website <https://vhealth.io> and its terms of use at <https://vhealth.io/terms>.

A4: Network Discount Card

To avail this service, You can visit IHO's website www.vhealth.io to locate the IHO empaneled centers or You can call the IHO help desk number 18001034466 between 8 AM to 8 PM (available all days except national holidays) for any assistance. Please refer to detailed Terms and Conditions on IHO's website <https://vhealth.io> and its terms of use at <https://vhealth.io/terms>.

Following are some key Terms and Conditions for the Service offered under section A3 & A4:

1. CPP's role here shall be limited to that of a mere facilitator, and CPP shall not in any manner be liable to the customers for any loss, damage, or compensation in relation to or arising from the use of IHO's products & services.
2. You confirm that You have read and understand the specific Terms and Conditions on IHO's website <https://vhealth.io> and its terms of use at <https://vhealth.io/terms>.
3. Note that service under section A3 may not be available on Sundays, You will need to contact IHO's helpdesk at 1800 103 4466 to confirm.
4. To offer this service, IHO may have to collect your identifiable health information including physical, physiological and mental health condition, and medical records and history as part of IHO's virtual health services. The use of your sensitive personal information which includes your health information will be governed IHO's Privacy Policy and Terms of Use which you confirm you have read and understood on IHO's website <https://vhealth.io>.

A5: ZEE5 All Access Annual Subscription

As a part of this benefit, You will be provided with ZEE5 All Access Annual subscription offered by ZEE, an online portal service with various contents, by way of streaming over the internet on mobile and similar handheld devices, and by the way of mobile applications. With this You can watch Live TV channels, originals, movies, TV shows with quality streaming and a premium experience.

For deriving this benefit, You are provided with a unique ZEE5 redemption code in the Pack and You are governed by and must adhere to the following specific terms and conditions:

- Your access to and use of the ZEE5 All Access Annual subscription is subject to Terms of Use, Privacy Policy and all applicable laws, rules, and regulations.
- This subscription is issued and governed by the terms & conditions of ZEE5, as may be amended from time to time. For detailed terms & conditions, please visit <https://www.ZEE5.com/termsofuse>
- You consent to the terms of Privacy Policy of ZEE5 available at <https://www.ZEE5.com/privacypolicy> and agree to the use of Your Personal Information in the manner as provided under this Privacy Policy.
- The redemption code is valid for a period of 3 months from the date of purchase of Membership.
- This offer is not an instrument for payment and shall be used only for the purpose of availing ZEE5 All Access Annual subscription on the supported devices. For details please visit <https://www.ZEE5.com/termsofuse>
- Internet service charges applicable as per the plan availed by You from Your telecom service provider shall be applicable while accessing the ZEE5 All Access Annual subscription.
- Content available on ZEE5 shall be subject to change at the discretion of ZEE at any time. The content available to view will vary by geographic location. ZEE may use technology to assess your geographic location.
- Please contact ZEE5 at support.in@ZEE5.com for further details or enquiries regarding Your subscription.

Our role in relation to ZEE5 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 its use.

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 CPP Spectacle Assure services.
3. Advance payment of the Fees is the essence of the commencement of the Membership and the Services under the Agreement with You.
4. Your Membership begins on the Start Date and continues for the period up to the Agreement in return for advance payment of the Fee.
5. You must report lost or stolen Cards to us by telephone within twenty-four (24) hours of discovering the Card Loss. 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 IHO, ZEE5, EAI where We are acting as facilitator, may be added, modified, replaced or removed during the Period of Agreement without this advance notice period of forty-five (45) days.

Limitations

1. 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 funds 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.
- Note that services set out in Section A3 and A4 of this Agreement will not be available Abroad and within India, this service will be available in the cities under our coverage network. A current list of cities under our coverage network is available on our website <https://in.cppgroup.com/>
- 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.
- For services setup under section A3 & A4, Please note that CPP's role here shall be limited to that of a mere facilitator, and CPP shall not in any manner be liable to the customers for any loss, damage, or compensation in relation to or arising from its use. Service under sections A3 & A4 are owned and/or facilitated by IHO, IHO will be responsible and liable for any claims arising from the use of IHO products & Services by You. You expressly represent and warrant that you will not use this Service if you do not understand, agree to become a party to, and abide by all of the Terms of Use. Please refer to detailed Terms and Conditions on IHO's website <https://vhealth.io> and its terms of use at <https://vhealth.io/terms>.
- It is hereby declared that neither CPP nor IHO is not a merchant, manufacturer, or provider of medical services, save for the provision of virtual health ("tele/video consultation") services. We or IHO makes no express or implied representations or warranties about the description, quality, fitness for any particular purpose, productiveness, or any other matter in relation to Services and disclaims any implied warranties, including, but not limited to, warranties or implied warranties of merchantability or fitness for a particular purpose or use or non-infringement. In addition to this CPP or IHO also does not authorize anyone to make any warranty on Our or IHO's behalf.
- SERVICES UNDER SECTION A3 & A4 ARE NOT A HEALTH INSURANCE POLICY.** This is a virtual health service provisioned by Our third party service provider.
- It is hereby clarified that ZEE will always remain responsible and liable for any services / claims arising from the use of ZEE's All Access Annual Subscription (Section A5). You will be governed by the specific Terms and Conditions of ZEE as applicable to you at the time of usage. 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.
- CPP reserves the right, in its sole discretion and without any obligation, to make improvements to, or correct any error or omissions in, any component of, or term relating to, the Services offered under this membership or any voucher issued to you by CPP or its third party service providers and update information from time to time.
- All Services offered under this membership are provided on "As Is" and "As Available" basis and may be subject to certain limitations. Consequently in no event shall CPP or its third party service providers be liable to you or any third party for any indirect, consequential, exemplary, incidental, special, or punitive damages, including lost business/revenue/profit/goodwill or damages arising from your use or unavailability of these Services and/or any other the services offered to you by Us or our third party service providers in any manner whether or not We or our third party service providers have been warned of the possibility of such damages or could have reasonably foreseen such damages.

Payment

- You (or BFDL if You have got Your CPP Membership financed through BFDL) must pay the Fee in advance on or before the due dates set out in Your Welcome Pack or which We agree with You from time to time and You must re-pay BFDL the full amount paid by BFDL to Us on Your behalf for Your CPP Membership.
- CPP reserves the right to revise its Fee at any point of time but it will not change for Your Membership until the Period of Agreement.

Cancelling Your Membership

- You have a right to cancel Your Membership within thirty (30) days of Your Start Date. If You exercise this right to cancel then Your Membership will be cancelled immediately and any payment of Membership Fees made by You (or BFDL on Your behalf) will be refunded to You (or BFDL) as the case may be, as per the terms agreed with BFDL.
 - The refund of Membership Fee will be as per the following refund grid:
 - Within thirty (30) days of Your Start Date: 100% of membership fees will be refunded
 - After thirty (30) days: NIL Refund
 - No refund of Fee shall be due on cancellation under any circumstances if You have used any of the features of the Service or if the cancellation notice is provided after thirty (30) days from the Start Date.
- We will cancel Your Membership on written notice to You if:
 - We do not receive advance payment of the Fee from You (or BFDL) on the date it is due; and/or
 - You have failed to re-pay BFDL the full amount paid by BFDL to Us on your behalf for Your Membership and We are informed by BFDL to cancel your Membership
 - You have at any time:
 - given us false or materially incomplete information in relation to Your Membership; or
 - committed a material breach of the terms and conditions of Your 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

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 (Please 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 ask BFDL to tell us about changes in Your address and other personal and financial details so that We can update Your records. This may include, but is not limited to, asking for information about changes to any of Your personal information (e.g. phone or fax numbers, or e-mail addresses).

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.

Our suppliers/service providers are vetted to ensure they comply with the necessary data protection protocol before they are approved.

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 <https://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 BFDL 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 BFDL) 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.

Indian Health Organisation Private Limited (IHO)

When You take our subscription, We pass Your personal details to IHO to provide the service described in Section A3 & A4. We will only pass to them the minimum amount of information required for them to be able to identify You and create your IHO membership, should You need to avail these services. IHO 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 avail the service offered in Section A3 & A4. However to offer this service, IHO may have to collect your identifiable health information including physical, physiological and mental

health condition, and medical records and history as part of IHO's virtual health services. The use of your sensitive personal information which includes your health information will be governed IHO's Privacy Policy and Terms of Use.

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 & 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.