

## Most Important Terms & Conditions (MITC) for your CPP Wallet Care Membership (purchased and financed through Bajaj Finance Limited ('BFL'))

The Most Important Terms and Conditions (MITC) of your membership are listed below.

Please refer to the Main Terms and Conditions which set out the terms of your Agreement with CPP

### General

- The CPP Wallet Care 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 (CPP) in conjunction with its third party suppliers/service providers.
- You must provide us (and BFL) with full and accurate information in connection with your CPP Wallet Care Membership and Services. In case you provide false or materially incomplete information or commit a material breach of the main terms & conditions of the membership, we may cancel your membership
- Advance payment of the Fees is the essence of the commencement of the Membership and the Services to be provided to You under the Agreement. You must pay the Fee to Us in advance or repay BFL the full amount paid by BFL to CPP on your behalf for purchase of Your CPP Wallet Care Membership. CPP shall have the right to cancel Your membership without any notice to You if you fail to pay in advance or repay BFL any amount paid by BFL towards your CPP Wallet Care Membership.
- The Card Fraud Insurance Cover is provided as an add-on complementary benefit under the Group Insurance Policy taken from an Indian insurance company (insurer). Please refer to the Group Insurance Policy Terms and Conditions for more details.
- Any change or new addition to your membership and services shall be intimated to you at least 45 days in advance and such changes shall become applicable from the date of intimation. However, it is clarified that the features of F-Secure Internet Security and EAI, where CPP is 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.
- CPP reserves the right to revise the Membership Fee at any point of time but it will not change for your membership until the Period of Agreement.
- You can cancel your membership anytime during the membership period. You (or BFL if BFL has made the payment of Membership Fees to CPP on Your behalf) will be refunded the membership fee as per the following refund grid  
Within thirty (30) days of Your Start Date: 100% Refund  
After thirty (30) days: Nil Refund
- The terms and conditions are governed by and must be interpreted in line with the laws of the Republic of India.
- You can contact us through the following media in case you have any queries about these terms and conditions of your membership, E-mail: feedback@cppindia.com Telephone: 1800-419-4000 (Toll-free) +91 921244 4000 | 6000 4000 (please prefix city STD code)

### Service Related

- You must report lost or stolen cards to us by telephone within twenty-four (24) hours of discovering loss of cards

## Agreement and Terms & Conditions for Your CPP Wallet Care Membership (Purchased and financed through BFL)

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

CPP Wallet Care Membership	Coverage	Fees (in INR)	Membership Period
	Single Member	599	1 year

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

### 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 Wallet Care Service product 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 financed Your CPP Wallet Care 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.

**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 while registering for the Membership.

**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** – 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 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.

The CPP Wallet Care 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 Wallet Care

#### 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, A2 and A3 may be available to You through EAI, who has contracted with us, to provide You the assistance services set out at A1, A2 and A3 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

- Any advance made to you under the Section A of the Main Terms & Conditions, 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 reasonable steps which may include legal steps, will be taken to recover the advance.
- If you request for the assistance services set out at A1, A2 and A3 of the Main Terms & Conditions, then you consent to us making such enquiries from such persons and/ or organizations as are necessary to assess the claim that you are making.
- In case you have not shared the details of a particular card with us and request the same to be blocked, CPP will attempt to block that card with the help of other details provided by you on a best effort basis.
- Services set out in sections A1, A2 and A3 of the Main Terms & Conditions shall be provided only at the sole discretion of CPP, however, every effort will be made to provide you with emergency assistance in line with the terms and conditions set out in these sections. 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 CPP cannot be held liable.
- Services set out in Section A2 of the Main Terms & Conditions will not be available Abroad and within India, this service will be available only 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/>
- You will be offered a comprehensive F-Secure internet security solution for Your Computer (Laptop / Desktop), powered and owned by F-Secure, a third party supplier/service provider which You must download on Your Computer / Equipment and provide the information required to install and run the F-Secure application failing which You may not be able to get the services listed under Section A4 of the Main Terms and Conditions. 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. 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. For other conditions and limitations relating to this Service, please refer to Section A4 of the Main Terms & Conditions.
- You hereby expressly accord your consent** allowing CPP to collect all the required data/ information including any sensitive personal data or information from you to service you and to transfer/utilize your personal information with 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 membership to you. Please refer to detailed Data Protection Notice in the Main Terms & Conditions.

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 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 80,000.
- We will facilitate through EAI an advance direct to Your hotel to cover Your hotel bill up to Rs 40,000, if You suffer a Card Loss in India.

#### A2: Emergency Cash Advance

- If You are in India at the time of the Card Loss, We will facilitate through EAI an emergency cash advance for You of up to the total amount of Rs 5,000 for basic living expenses and to help You reach Your Home if some or part of Your cash is lost or stolen at the same time as the Card Loss.

#### A3: Advance of Replacement Travel Tickets

- We will facilitate through EAI replacement travel tickets against an advance for You of up to Rs 80,000, 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.
- 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 whilst You are in India.

#### A4: 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. F-Secure Internet Security key will be provided to You physically through Welcome Pack sent to Your Home or through text message (SMS) to the mobile number provided by you.

#### 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:

- You are governed by and must comply with the specific License Agreement and terms and conditions of F-Secure as applicable to You. They are available for review at [www.f-secure.com](http://www.f-secure.com)
- 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)
- Your computer (Desktop / Laptop) must have Intel Pentium 4 or higher processor.
- You must ensure that Your computer is equipped with at least 1GB RAM.
- You must download the F-Secure Internet Security application on Your computer and provide the information required to install and run the F-Secure application on Your computer.
- 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.

#### 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 PAN card replacement service

Should You lose Your PAN card We will help You to obtain a replacement PAN card free of cost. We will liaise with You to send us the necessary documents required for this to facilitate in replacement of Your PAN card.

#### A8: 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.

#### A9: 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

- Your Membership is available to the person whose name appears in the Welcome Pack only and is non-transferable.
- You must provide us with full and accurate information in connection with Your request for the Wallet Care services.
- Advance payment of the Fees is the essence of the commencement of the Membership and the Services under the Agreement with You.
- Your Membership begins on the Start Date and continues for the Period of Agreement in return for advance payment of the Fee.
- 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 F-Secure Internet Security and EAI may be added, modified, replaced 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 Equipment 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](http://www.f-secure.com). 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.

##### 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, A2 and A3 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 A2 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 we 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 A4). 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.

##### Payment

- You (or BFL if You have got Your CPP Membership financed through BFL) 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 BFL the full amount paid by BFL 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 BFL on Your behalf) will be refunded to You (or BFL) as the case may be, as per the terms agreed with BFL.

The refund of Membership Fee will be as per the following refund grid:

Within 30 days : 100% Refund

After 30 days : No Refund of membership fees

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 BFL) on the date it is due; and/or
- You have failed to re-pay BFL the full amount paid by BFL to Us on your behalf for Your Membership and We are informed by BFL 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](mailto: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 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 BFL 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 new card or account numbers and 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 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 updated or new Card numbers or bank account details and 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, A2 and A3. 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.