

Agreement and Terms & Conditions for Your Card Protection Membership

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

CPP Card Protection Membership	Coverage	Fee (in INR)
Classic + : Single	Single Member	1899
Premium + : Joint	Member and Spouse	2499
Platinum + :Family	Member, Spouse and Parents	3199

Please read this document carefully. It sets out terms and conditions of Your Agreement with CPP Assistance Services Private Limited for the Card Protection 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 Card Protection Service product and any changes thereto.

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, 2 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.

Credit Mantri – Credit Mantri Finserve 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”)

Equifax - Equifax Credit Information Services Private Limited

EAI – Europ Assistance India Private Limited

Family – Family to include Spouse and Parents, specifically named by the Member, entitled to use the Service (applicable only in case of Platinum+ Membership)

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.

Gaana - Gamma Gaana Ltd

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.

Joint Member – Joint Member to include Spouse, specifically named by the Member, entitled to use the Service (applicable only in case of Premium+ Membership)

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.

Pay Card/ Pay Account – The card or bank account from which the Fee will be collected.

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

Registered Vehicle - The vehicle You have registered with Us for roadside assistance.

Renewal Date – The renewal date for Your Membership which is shown in Your Welcome Pack or which We agree with You from time to time.

Roadside Assistance – Means the services which will be provided to You by EAI in relation to the breakdown of Your Registered Vehicle.

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 (or renewed) 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 (including Joint Member in case of Premium+) and Family (in case of Platinum+).

ZEE – ZEE Entertainment Enterprises Limited

ZEE5 – Online streaming services of various contents offered by ZEE

The Card Protection 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

Card Protection

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 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 80,000 (Classic+), Rs 120,000 per member (Premium+), Rs 160,000 per member (Platinum+)
2. We will facilitate through EAI an advance direct to Your hotel to cover Your hotel bill up to Rs 40,000 (Classic+), Rs 60,000 per member (Premium+), Rs 80,000 per member (Platinum+), if You suffer a Card Loss in India.

A2: Emergency Cash Advance

1. 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 (Classic+) or Rs 20,000 (Premium+/ Platinum+) 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

1. We will facilitate through EAI replacement travel tickets against an advance for You of up to Rs 80,000 (Classic+), Rs 120,000 per member (Premium+), Rs 160,000 per member (Platinum+), 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 40,000 (Classic+), Rs 60,000 per member (Premium+), Rs 80,000 per member (Platinum+), 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: 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: 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. To derive this benefit, F-Secure Internet Security key and download instructions will be provided to You physically through the 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:

- i. 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.
- ii. 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)
- iii. Your computer (Desktop / Laptop) must have Intel Pentium 4 or higher processor.
- iv. You must ensure that Your computer is equipped with at least 1GB RAM.
- v. 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.
- vi. 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.

A6: Roadside Assistance (for one Car or Bike)

If there is a breakdown of Your Registered Vehicle and You require our assistance Service in relation to Your Registered Vehicle, We will liaise with EAI who is our third party supplier/service provider and facilitate the specified services mentioned below.

For deriving this benefit, You may call our call center 1800-419-4000 and Our customer service agent will assist You with the same.

Territorial Scope: Roadside Assistance Services will be provided within 75kms radius from city centre in the cities under coverage network of EAI, in the Republic of India. A current list of cities where the below mentioned services are provided is available on our website in.cppgroup.com.

What is provided?

A6.1 Assistance over phone

In the event of Breakdown, wherein the Customer is calling for support, EAI shall understand the basic problem prior to offering solutions. Some minor issues can be supported over the phone. For e.g. Issues such as, helping Customer on the basic checks & Information. – Locating the nearest dealer, locating nearest medical assistance (based on availability) etc.

A6.2 Onsite support for Minor repairs

In the event the Vehicle covered under this Agreement having a breakdown due to minor mechanical/ electrical fault, EAI shall support by arranging vehicle technician to the breakdown location within a maximum time period of sixty minutes. EAI will bear the labor cost and conveyance charges. Cost of spare parts if required to repair the vehicle on the spot (Outside coverage area) to obtain such material & spare parts will be borne by the Customer.

A6.3 Rundown of Battery

In the event the Vehicle having a breakdown due to rundown of battery, EAI by arranging vehicle technician to jump start the vehicle with appropriate means. EAI will bear the labor cost and conveyance charges.

A6.4 Towing of the Registered Vehicle

In the event that a Vehicle is immobilized due to the breakdown or accident and “On-site” preliminary support to make the vehicle roadworthy is not possible, EAI shall arrange and bear the expense for transferring the Vehicle to the Customer Preferred Workshop or Nearest Authorized outlet of the OEM. These services shall be provided using equipment/s deemed most suitable by EAI. Limit for such transfer distance shall be 75kms from the breakdown location. In case transfer distance is greater than 75kms, the costs in excess of 75kms shall be borne by the Customer.

Towing will be available for mechanical breakdown, accidents, and also key lost cases where repair cannot be done on the spot For accident cases towing will be activated on the completion of police formalities if any.

A6.5 Key Services

In case vehicle becomes immobilized because key on locked inside the vehicle or key is lost, EAI will provide assistance to customer by towing the vehicle to the nearest authorized workshop within 75 kms. Also Delivery of Spare Key is available.

A6.6 Fuel Delivery

If the vehicle becomes immobile due to empty fuel tank EAI will support the customer by arranging (5 Lit.) Petrol & Diesel for 4w & (2 Lit) Petrol for 2w to customer. EAI will bear the labor cost and conveyance charges. Fuel charges shall be borne by end customer/ user. This service is based on availability of fuel.

A6.7 Incorrect Fueling

During incorrect fueling, EAI will tow the vehicle to the nearest Authorized Workshop or Customer preferred Workshop upto 75 kms and towing cost will not be borne by the customer.

A6.8 Flat Tyre Support

In the event that the Vehicle has a puncture or tyre burst, EAI shall support the Customer in replacing the flat tyre with spare tyre. In case of non-availability of spare tyre, EAI will try to repair the faulty tyre. This service is based on the availability of tyre repair shop near the breakdown location. All the cost related to rendering such service will be charged to customers.

A6.9 Coordination In Extraction or Removal of Vehicle

In the event of vehicle being stuck in ditch, pit or valley, coordination will be done with external agencies where ever possible. Cost to be borne by Customer. Any consequential damage during the process will be borne by the Customer. SLA not applicable in such cases.

A6.10 Taxi Assistance

In the event that a Covered Vehicle is immobilized due to the breakdown or accident and "On-site" preliminary support to make the vehicle roadworthy, is not possible, EAI shall arrange and bear the expense for transferring the Covered Vehicle to the nearest Authorized Workshop & Customer Preferred Workshop upto 75 kms. To help the Customer continue with his journey, EAI will provide taxi assistance for first 50 Kilometers from breakdown spot and excess Kms will be borne by the Customer.

A6.11 Medical/Legal Accommodation

In case of any medical or legal problem arising due to breakdown or accident, EAI shall provide contact details of the nearby professionals in related field and intensely try to ensure their first contact, in order to provide convenience to such customers. In this area EAI shall merely be a facilitator and shall not be held responsible for quality of services, actual charges will be borne by the customer. EAI role shall end as soon as we provide contact details to the customer. In case such services are not available in that area EAI shall not be held responsible in any manner, whatsoever.

OUTSTATION BENEFITS:**A6.12. Hotel Accommodation**

In case of outstation breakdown, EAI will provide coordination for Hotel Accommodation. All related hotel charges will be payable by the customer.

A6.13. Inward & Forward Journey

In case of outstation benefits, EAI will provide coordination for Inward or Forward Journey. All related charges will be payable by the customer.

A6.14 General Conditions and Exclusions

The roadside assistance services facilitated by Us for You will be limited as follows:

General conditions

You may register Your vehicle(s) against this membership as per the eligibility in Annexure 1 Table 1 as per the variant purchased by You. The assistance services provided will also cover Your passenger car if another authorized driver is driving. If You register a two-wheeler then only You may use the assistance services provided in this Membership. If You change Your vehicle, You must send Your RC copy for approval by CPP before the Registered Vehicle is changed.

Restricted exclusions:

If the Registered passenger car is over the age of 8 years or Registered two-wheeler is over the age of 5 years, the assistance stipulated in A6.1 – A6.4 (inclusive) will not be provided.

Events not covered under Road Side Assistance:

1. Faulty fuel gauge
2. Speedometer not working

3. Air-conditioning is not working
4. When the passenger door(s) cannot be opened and there are no passengers in the vehicle
5. Boot cannot be opened
6. The front and/or rear demisters are not functioning
7. Horn is not functioning. If the horn is sounding continuously, the Assistance Services will be provided
8. Damaged door mirrors
9. When the rear view mirror is damaged but it does not obstruct the driver's vision
10. Damaged or faulty fuel cap but vehicle has not run out of petrol and there is enough fuel in the tank to enable the vehicle to reach the nearest authorized dealer
11. When the sun roof cannot be opened
12. When the sunroof cannot be closed but weather conditions are fair and the vehicle is not exposed to any security risk
13. When windows cannot be opened
14. When windows cannot be closed but weather conditions are fair and the vehicle is not exposed to any security risk
15. Seat adjuster is faulty but the vehicle can be safely driven
16. When passenger seat belts are faulty but there are no passengers in the vehicle
17. Faulty security system unless the vehicle is immobilized or unless the alarm is sounding continuously
18. Transmission stuck in sports/winter mode
19. When the ABS lights are illuminated
20. Air bag warning lights are illuminated
21. Traction control lights are illuminated
22. Other non-safety related lights/service warnings are illuminated
23. When your Vehicle runs out of windscreen wiper fluid
24. Front windscreen wipers faulty but weather conditions are fair
25. Rear windscreen wiper faulty
26. Vehicle pick-up and drop for routine maintenance is not included.

Special Exclusions

The following scenarios are special exclusions under Roadside Assistance, and therefore EAI will not be responsible for any assistance costs as a result of any of the following:

1. Vehicle is involved in motor racing, rallies, speed or duration tests, practice runs or operated outside official roads
2. Assistance is required as a result of wars, riots, uprising, mass political demonstrations, pillage, strike, use for military purposes or acts of terrorism, earthquake damage, freak weather conditions, atmospheric phenomena, nuclear transformation phenomena or radiation caused by artificial acceleration of atomic particles
3. Breakdown is caused by deliberate damage, vandalism or participation in a criminal act or offence
4. The immobilization is resulting from damage caused by intervention of the police or other authorities
5. Any damage resulting from the use of the vehicle against the recommendations of the owner manual
6. Any consequential costs and/or damage to property as a result of a breakdown
7. Vehicles kept in a non-roadworthy condition or not serviced in accordance with the manufacturer's recommendations
8. Vehicles used in non-motoring roads
9. Abusive behavior of the Customer, any fraudulent representation, malicious intent or suppression of facts vital to the rendering of Services.
10. When the driver of the vehicle is found to be in any of the situations that are indicated below:
11. in state of intoxication or under the influence of alcohol, drugs, toxins or narcotics.
12. Driving without permission to drive or not having corresponding license for the category of the Vehicle or documents not in proper or valid state.
13. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
14. Any history where the Customer has on prior occasions misused or abused the services.
15. Accidents resulting from the illegitimate removal of the Vehicle.
16. Accidents or breakdowns that occur when the Customer or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them etc.

17. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization or which is to be kept in an as-is state as evidence or for any legal requirements.
18. Vehicle lacking documentation or requirements such as technical inspection of the Vehicles, obligatory insurance etc. legally necessary to ply on public roads.
19. Breakdowns or accidents caused by fuels, mineral essences, and other inflammable, explosive or toxic materials being transported in the Vehicle.
20. Any large or wild animals being transported in the Vehicle.
21. Those vehicles not powered exclusively by an internal combustion engine or running on LPG fuel.
22. Vehicle unlock service will be provided only upon checking and confirmation with the legal owner of the Vehicle.

A7 : Unlimited vHealth by Aetna (refer benefit summary for eligibility under Classic+, Premium+ and Platinum+ plans)

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>.

Following are some key Terms and Conditions for the Services offered under section A7:

- 1) This service will be available only for the Primary Member under Classic+ Membership, Primary Member and Spouse under Premium+ Membership and Primary Member, Spouse and 2 Parents or 2 Kids of the Primary Member under Platinum+ Membership.
- 2) 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.
- 3) 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>.
- 4) Note that some of the services under sections A7 may not be available on Sundays, You will need to contact IHO's helpdesk at 1800 103 4466 to confirm.
- 5) To offer these services, 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>.

A8 : Gaana Plus Subscription (Applicable to Premium + and Platinum +)

As part of this benefit, You will be provided with Gaana Plus subscription pack offered by Gaana which will enable You to listen & download music on the Gaana Application.

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

- This subscription is issued and governed by the terms & conditions of Gaana, as may be amended from time to time. For detailed terms & conditions, please visit https://gaana.com/terms_and_conditions.html
- 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 Gaana Plus subscription on the supported devices. For details please visit <https://gaana.com/faq>
- Internet service charges applicable as per the plan availed by You from Your telecom service provider shall be applicable while accessing Gaana Plus subscription.
- Content available via Gaana Plus subscription shall be subject to change at the discretion of Gaana at any time.
- Please contact Gaana at Feedback@gaana.com for further details or enquiries regarding Your subscription.
- Our role in relation to Gaana Plus subscription 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.

A9 : 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/termsfuse>
- 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/termsfuse>
- 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.

A10: 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.

A11: Valuable document registration

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

A12: 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.

A13: 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.

A14: 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 (or renewal) 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 Renewal Date in return for advance payment of the Fee.
We will renew Your Membership on the Renewal Date by charging Your Pay Card/ Account as provided by You unless You contact us before that date and ask us not to. We will send You a letter informing You of Your Renewal forty-five (45) days in advance of the Renewal Date.
- 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 F-Secure Internet Security, CreditMantri CHR, EAI, IHO, Gaana, ZEE5; may be added, modified, replaced or removed during the Period of Agreement without this advance notice period of forty-five (45) days.
- 7) In case of Laptop/Desktop, You must install the F-Secure Internet Security on Your Laptop/Desktop. 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 F-Secure will always remain responsible and liable for any services / claims arising from the use of F-Secure Internet Security by You.

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.
- 2) 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.
- 3) Note that services set out in Section A2 and A6 of this Agreement will not be available Abroad. 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 in.cpgroup.com.
- 4) 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.
- 5) 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.
- 6) 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 A5). 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.
- 7) It is hereby clarified that EAI will always remain responsible and liable for Road Side Assistance service (Section A6). You will be governed by the specific Terms and Conditions of EAI as applicable to You. 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.
- 8) For service setup under sections A7, 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. Services under section A7 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 these Services 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.
 - SERVICE UNDER SECTION A7 ARE NOT HEALTH INSURANCE POLICIES. These are Health related Services provisioned by Our third party service provider at certain locations and access to virtual health services.
 - 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.

- 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.

9) It is hereby clarified that Gaana will always remain responsible and liable for any services / claims arising from the use of Gaana Plus Subscription (Section A8). You will be governed by the specific Terms and Conditions of Gaana 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.

10) It is hereby clarified that ZEE will always remain responsible and liable for any services / claims arising from the use of ZEE5 All Access Annual Subscription (Section A9). 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.

Payment

- 1) You 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.
- 2) CPP reserves the right to revise its Fee at any point of time but it will not change for Your Membership until the next Renewal Date.

Cancelling Your Membership

- 1) You have a right to cancel Your Membership within thirty (30) days of Your Start Date or Your Renewal Date. If You exercise this right to cancel then Your Membership will be cancelled immediately and any payment You have made will be refunded in full.

After thirty (30) days the Membership may be cancelled by the Member at any time by giving at least fourteen (14) days written notice to us. You will be refunded the membership Fee as per the following refund grid:

- Within 30 days: 100% refund
- Between 31 and 182 days: 50% refund
- Between 183 and 272 days: Refund on a Pro Rata basis
- After 272 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 Nine (9) months after the Start Date (or Renewal Date).

- 2) We will cancel Your Membership on written notice to You if:
 - a) We do not receive advance payment of the Fee from You on the date it is due; and/or
 - b) You have at any time:
 - i. given us false or materially incomplete information in relation to Your Membership; or
 - ii. 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 will collect the Fee from the card/ bank account that You have informed us is the Pay Card / Pay Account.

If You use a payment card to pay for the Service, We may ask the issuer of that card 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 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 Your Issuer / bank 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 the Issuer) 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.

Indian Health Organisation Private Limited (IHO)

When You take our subscription, We pass Your personal details to IHO to provide the services described in Section A7. 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 services offered in Section A7. However to offer these services, 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.

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.