

MITC for your Card Protection Membership:

The Most Important Terms and Conditions (MITC) of your membership are listed below. Please refer to the Main Terms and Conditions that set out the terms of your Agreement with CPP.

General:

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

You must provide us with the full and accurate information in connection with your Card Protection 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 have to cancel your membership.

Advance payment of the Fees is the essence of the commencement (or renewal) of the Membership and the Services to be provided to you under the Agreement.

The Card Fraud Insurance Cover is provided as an add-on complimentary benefit under the Group Insurance Policy taken from an Indian insurance company (insurer). Please refer to the Group Insurance Policy Terms and Conditions for 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, EAI, CreditMantri Credit Health Report (CHR), and Roadside Assistance (RSA), where CPP is acting as facilitator, may be added, modified, removed or replaced 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 next Renewal Date.

You can cancel your membership anytime during the membership period. You will be refunded the membership fee, as per the following refund grid:

<0 - 90> days: <100>% refund

Between <91> and <180> days: <50>% refund

<181 - 270> days: <0>%

Post <271> days : <0>%

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 the Terms and Conditions of your membership:

E-mail ID: feedback@cppindia.com, Telephone: <1800-419-4000> (Toll-free) <+91 921244 4000>, <6000 4000> (please prefix city STD code).

Renewal:

Your Membership begins on the start date and continues for the period up to the renewal date, as mentioned in the Welcome Letter

We will renew your membership on the renewal date by charging your Pay Card/Account as provided by you, unless you contact us before the applicable date and ask us not to renew. A letter informing about the renewal of the membership will be sent to your registered postal address, forty-five (45) days in advance of the renewal date.

Service Related:

You must report lost or stolen cards to us through a telephone call, within twenty-four <(24)> hours of discovering the loss of card/s. We will then contact on your behalf to Your Card Issuer to get Your Cards blocked

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 case of the advance not being repaid, 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 organisations 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 get that card blocked with your Card Issuer 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 Sections A2 and A6 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 <in.cppgroup.com>

You will be offered a Credit Health Report (CHR) in a specified format provided by CreditMantri, a third party service provider that We have a tie-up with, 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. It is hereby clarified that CreditMantri will always remain responsible and liable for

any services/claims arising from the use of the Credit Health Report. You will be governed by the specific Terms and Conditions of CreditMantri as applicable to you at the time of usage of the 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. For other conditions and limitations relating to this Service, please refer to Section A4 of the detailed Terms & Conditions

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 A5 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 service/claim arising from the use of F-Secure Internet Security by you. You are governed by and must comply with the specific Licence Agreement and the Terms and Conditions of the End-User Licence Agreement (EULA) of F-Secure, as applicable to you. Our role in relation to the 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 A5 of the Main Terms & Conditions

You will be offered a Roadside Assistance for any one of your vehicles (car or bike) for which we will liaison with TVS Auto Assist, who is our third party supplier/service provider, and will facilitate the services specified in Section A6 of the Main Terms & Conditions. However, if the registered car is more than <8> years old, or the registered two-wheeler is more than <5> years old, the assistance stipulated in A6.1 – A6.4 (inclusive) will not be provided. For other conditions and limitations relating to this Service, please refer to Section A6 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/utilise 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.

Agreement and Terms & Conditions for your Card Protection Membership:

CPP Card Protection Membership	Coverage	Fee (in INR)
Classic – Single	Single Member	<1,699>

Premium – Joint	Member and Spouse	<2,199>
Platinum – Family	Member, Spouse and Parents	<2,799>

Please read this document carefully. It sets out the 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 asserted here:

Abroad – In a country other than India.

Agreement – The Terms and Conditions of the CPP Card Protection Service product and any changes thereof.

Card – Your Credit, Debit, Prepaid, cash and other similar Cards.

Card Loss – Loss by You or theft from You, of a Card.

CPP - CPP Assistance Services Private Limited, whose corporate office address is <Ground Floor, Wing – A, Golf View Corporate Tower – A, Golf Course Road, Sector – 42, Gurgaon – 122002, Haryana 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 a detailed analysis of your current Credit Score and its history.

CreditMantri – CreditMantri 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”).

EAI – Europ Assistance India Private Limited

Equifax – Equifax Credit Information Services 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 – The total amount as mentioned in the table above, inclusive of all applicable taxes, that You pay towards your Membership, 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), owned and provided by F-Secure.

Home – The place where you permanently reside; which you have filled out as your address while registering for the Membership with us.

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 on, from time to time.

Roadside Assistance – The services that will be provided to you by TVS Auto Assist 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, sent to you by us.

TVS Auto Assist – A division of Ki Mobility Solutions Pvt Ltd.

We, us, our – CPP

Welcome Pack - 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).

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

Should you have any query about these Terms and Conditions or your Membership, you can contact us by e-mail at <feedback@cppindia.com> or by calling 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 with the assistance services set out at A1, A2 and A3 below. You consent to us making such enquiries from such persons and/or organisations 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 Section A shall be interest free and repayable by you to EAI, within twenty-eight (28) days of the advance being made. In case of the advance not being repaid, then steps will be taken to recover the advance, which may include legal steps, the costs of recovery which 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, directly 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 are 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 are lost or stolen at the same time as the Card Loss whilst You are in India.

A4: CreditMantri:

What is provided?

You will be offered a Report in a specified format provided by CreditMantri, a third party service provider that We have a tie-up with, 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 loan or credit. The CHR will help You understand and interpret the Credit Score, issued by Credit Information Companies, like Equifax, etc.

For additional information and guidance on your Credit Score, please 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 that of a facilitator to arrange the CHR from CreditMantri, subject to specific terms & conditions of CreditMantri as listed below, 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. Furthermore, 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 the 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 the 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 service that 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 e-mails or SMSs or contact you at the e-mail address and mobile number provided at the time of registration on the 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 on the 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, in 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, an F-Secure Internet Security key and download instructions will be provided to you through the Pack 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, ransomware and other malware
- Always up-to-date, without slowing down your device
- Stops intrusions on your device
- Easy to install and simple to use
- Customer support available through online chat and on phone call
- Worry-free surfing and shopping, with Browsing Protection
- Safe online experience for your children, with Parental Control
- Cloud-based, real-time protection against all online threats
- Secure, session-based online banking with Banking Protection
- 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 Licence 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 7 (SP 1), Windows 8.1, Windows 10. ARM-based tablets are not supported
- 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 TVS Auto Assist, who is our third party supplier/service provider, and facilitate the specified services stated below.

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

What is provided?

1. Assistance over Phone:

In case of a breakdown, wherein Customers are calling for support, TVS Auto Assist 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 the Customer with the basic checks & Information, locating the nearest dealer, locating the nearest medical assistance (based on availability), etc.

A6.2 Onsite Support for Minor Repairs:

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

A6.3 Rundown of Battery:

In case the Vehicle has a breakdown due to a battery rundown, TVS Auto Assist will arrange a vehicle technician to jump start the vehicle through appropriate means. TVS Auto Assist will bear the labour cost and conveyance charges.

A6.4 Towing of the Registered Vehicle:

In case a Vehicle is immobilised from a breakdown or an accident, and "On-site" preliminary support to make the vehicle roadworthy cannot be arranged, TVS Auto Assist shall arrange for the same and bear the expense for transferring the Vehicle to a Customer Preferred Workshop or the Nearest Authorised outlet of the Original Equipment Manufacturer (OEM). These services shall be provided using equipment deemed most suitable by TVS Auto Assist. Limit for such transfer distance shall be <75> kms from the breakdown location. In case transfer distance is greater than <75> kms, the costs in excess of <75> kms shall be borne by the Customer.

Towing will be available for mechanical breakdown, accidents and also key lost cases, where repair cannot be made 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 immobilised because the key is locked inside the vehicle or the key is lost, TVS Auto Assist will provide assistance to the customer by towing the vehicle

to the nearest authorised workshop within <75> kms. Also, delivery of a spare key will be arranged.

A6.6 Fuel Delivery:

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

A6.7 Incorrect Fuelling:

During incorrect fuelling, TVS Auto Assist will tow the vehicle to the nearest authorised workshop or a Customer preferred workshop up to <75> kms and the towing cost will not be borne by the customer.

A6.8 Flat Tyre Support:

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

A6.9 Co-ordination in Extraction or Removal of Vehicle:

In case of vehicle being stuck in a ditch, a pit or a valley, co-ordination will be done with external agencies, wherever possible, and the cost will have to be borne by the Customer. Any consequential damage during the process will be borne by the Customer. Service-Level Agreement (SLA) is not applicable in such cases.

A6.10 Taxi Assistance

In case a Covered Vehicle is immobilised due to a breakdown or an accident, and "On-site" preliminary support to make the vehicle roadworthy, is not available, TVS Auto Assist shall arrange and bear the expense for transferring the Covered Vehicle to the nearest Authorised Workshop or a Customer Preferred Workshop, up to <75> kms. To help the Customer continue with his/her journey, TVS Auto Assist will provide taxi assistance for the first <50> kms from the breakdown location, while the cost for the excess distance will have to be borne by the Customer.

A6.11 Medical/Legal Accommodation:

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

not available in the concerned area, TVS Auto Assist shall not be held responsible in any manner, whatsoever.

Outstation Benefits:

A6.12. Hotel Accommodation:

In case of outstation breakdown, TVS Auto Assist will co-ordinate for hotel accommodation. All related hotel charges will be payable by the customer.

A6.13. Inward & Forward Journey:

In case of outstation benefits, TVS Auto Assist will co-ordinate for the 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 to the conditions listed below:

General Conditions:

You may register one vehicle against this membership. The assistance services provided will also cover your passenger car, if another authorised 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 more than <8> years old or the registered two-wheeler is more than <5> years old, 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 not working
4. Passenger door(s) cannot be opened and there are no passenger 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, 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 authorised 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 adjustor is faulty but the vehicle can be safely driven
16. When passenger seat belts are faulty but there is no passenger in the vehicle
17. Faulty security system unless the vehicle is immobilised or unless the alarm is sounding continuously
18. Transmission stuck in sports/winter mode
19. When the Anti-Lock Braking System (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 are faulty but weather conditions are fair
25. Rear windscreen wiper is 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 TVS Auto Assist 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 operating 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 immobilisation is resulting from the 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 the 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 behaviour 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:

in a state of intoxication or under the influence of alcohol, drugs, toxins or narcotics

driving without permission to drive, or not having corresponding licence for the category of the Vehicle or in possession of invalid documents.

13. Any case where the breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence
14. Any prior case 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 authorised driver has 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 cases prior to or post immobilisation or which is to be kept in an as-is state as evidence or for any legal requirement
18. Vehicles 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: 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.

A8: Valuable Document Registration:

If you register the details of your valuable documents with us (Driving Licence, Passport, PAN Card, Aadhaar Card, etc.), we will hold those details safe, should you ever need to provide these details when the originals are not at hand.

A9: Lost PAN Card Replacement Service:

Should you lose your PAN Card, We will help you 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.

A10: Lost Mobile Phone Reporting Service - SIM Blocking:

If you lose your mobile phone, we will help you with the notifications that you need, to block your SIM card.

A11: Mobile Phone Identifier Registration Service:

If you register your mobile phone's International Mobile Station Equipment Identity (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).

Terms 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 the 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 a telephonic call within twenty-four (24) hours of discovering the Card Loss. We will then make contact on your behalf, with your Card Issuer to get your Cards blocked. For this purpose, you hereby authorise us to contact your Card Issuer
- 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, and TVS Auto Assist 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 Licence Agreement and the 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:

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 get that Card blocked with your Card Issuer 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) by your Card Issuer, 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, 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

The services set out in Sections 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.cppgroup.com>

We cannot be held responsible for any loss, damage or fraud (direct or indirect), which might occur to you due to submission of incorrect 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 CreditMantri will always remain responsible and liable for any services/claims arising from the use of the 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 the 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

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 End User Licence Agreement (EULA) and the Terms and Conditions of F-Secure, as applicable to you. Our role in relation to the distribution of F-Secure Internet Security to you shall be limited to that of a mere facilitator, and We shall not in any manner be liable to you for any loss, damage or compensation in relation to or arising from the use of F-Secure Internet Security

It is hereby clarified that TVS Auto Assist will always remain responsible and liable for Road Side Assistance Service (Section A6). you will be governed by the specific Terms and Conditions of TVS Auto Assist, 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.

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 on, 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 ninety <90> days of your Start Date or your Renewal Date. Once you exercise the right to cancel, your Membership will be cancelled immediately, and any payment you have made, will be fully refunded.

After ninety <90> days, the Membership may be cancelled by the Member at any time, by dropping a fourteen <14> days' written notice to us, at the least. The membership Fee will be refunded to you, as per the following refund grid:

Within <90> days: <100>% refund

Between <91> - <180> days: <50>% refund

After <180> days: Nil

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 six <6> months after the Start Date (or Renewal Date).

2) We will cancel your Membership through a written notice to you, if:

a) We do not receive an 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 the 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>/<6000-4000> (please prefix your city STD code). You can also write to the Complaints Manager at:

<CPP Assistance Services (Pvt) Ltd.,

P O Box No 826,

Kalkaji Post Office,

New Delhi – 110019>

We will revert to your query within <48> working hours. We will also send you communication, 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 write 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 authorise 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 stated 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, We shall make corrections or amendments, as feasible. Should you like to request this, please contact our Customer Services Team on <6000-4000> (please prefix your city STD code). There will be a separate administration charge for the furnishing of this information. 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 of the Services. Such withdrawal of consent shall be intimated in writing to us. However, in case 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 entered as 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 updated or new card numbers or bank account details and for information on changes to any of your personal details (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, on e-mail or your mobile number. By taking out your Membership and by giving us your address, phone number and e-mail ID, 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 Certificates 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 the data privacy policy at our website <in.cppgroup.com> for 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 of your personal details (e.g. telephone, mobile phone or fax numbers or e-mail IDs).

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 from 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. Should you not prefer this, 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, error 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>/<6000-4000> (if calling from a mobile phone, please prefix your city STD code). 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 redress any issues/grievance that you may have, within a period of <thirty> <(30)> days from the date of receiving your grievance.