

Most Important Terms & Conditions (MITC) for your CPP ATM Safeguard Membership (purchased and financed through Bajaj Finance Limited (BFL))

CPP ATM Safeguard Membership	Variant	Coverage	Membership Period	Fee (In INR)
	1	Primary Member	1 year (non-renewable)	749

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

General

- The CPP ATM Safeguard Service is provided by CPP Assistance Services Private Limited, whose corporate office address is at Ground Floor, Wing - A, Golf View Corporate Tower - A, Golf Course Road, Sector - 42, Gurgaon - 122002, Haryana, India (CPP) in conjunction with its third party suppliers/service providers.
- You must provide us (and BFL) with full and accurate information in connection with your ATM Safeguard Membership and Services. In case you provide false or materially incomplete information or commit a material breach of the main terms & conditions of the membership, we may cancel your membership
- Advance payment of the Fees is the essence of the commencement of the Membership and the Services to be provided to You under the Agreement. You must pay the Fee to Us in advance or repay BFL the full amount paid by BFL to CPP on your behalf for purchase of Your CPP ATM Safeguard Membership. CPP shall have the right to cancel Your membership without any notice to You if you fail to pay in advance or repay BFL any amount paid by BFL towards your CPP ATM Safeguard Membership.
- The Insurance Cover for your ATM assault & robbery is provided as an add-on complementary benefit under the Group Insurance Policy taken from an Indian insurance company (insurer). Please refer to the Group Insurance Policy Terms and Conditions for more details.
- Any change or new addition to your membership and services shall be intimated to you at least 45 days in advance and such changes shall become applicable from the date of intimation. However, it is clarified that the features of IHO, CreditMantri CHR where CPP is acting as facilitator, may be added, modified, 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 Period of Agreement.
- You can cancel your membership anytime during the membership period. You (or BFL if BFL has made the payment of Membership Fees to CPP on Your behalf) will be refunded the membership fee as per the following refund grid
- Within thirty (30) days of Your Start Date: 100% of membership fees will be refunded to BFL
- After thirty (30) days: NIL Refund
- No refund of Fee shall be due on cancellation under any circumstances if You have used any of the features of the Service or if the cancellation notice is provided after thirty (30) days from the Start Date.
- The terms and conditions are governed by and must be interpreted in line with the laws of the Republic of India.
- You can contact us through the following media in case you have any queries about these terms and conditions of your membership,
 - E-mail: feedback@cppindia.com
 - Telephone: 1800-419-4000 (Toll-free) | +91 921244 4000 | 6000 4000 (please prefix city STD code)

Service Related

- You must report lost or stolen cards to us by telephone within twenty-four (24) hours of discovering loss of cards
- Any advance made to you under the Section A of the Main Terms & Conditions, shall be interest free and repayable by you to MakeMyTrip within twenty-eight (28) days of the advance being made. In the event of the advance not being repaid then reasonable steps, which may include legal steps, will be taken to recover the advance.
- If you request for the assistance services set out at A1 and A2 of the Main Terms & Conditions, then you consent to us making such enquiries from such persons and/ or organizations as are necessary to assess the claim that you are making.
- In case you have not shared the details of a particular card with us and request the same to

be blocked, CPP will attempt to block that card with the help of other details provided by you on a best effort basis.

- Services set out in sections A1 and A2 of the Main Terms & Conditions shall be provided only at the sole discretion of CPP, however, every effort will be made to provide you with emergency assistance in line with the terms and conditions set out in these sections. At the time of Your request for Service, We may ask You to provide evidences for Your need of emergency assistance and in the absence of which Your request for Emergency Assistance may be rejected by Us. There may also be times when it will not be possible to arrange for the transfer of funds to some countries or remote geographical locations or due to events or conditions that are out of our control (i.e. political instability, regulatory restrictions, war, natural disaster, etc.) and for which CPP cannot be held liable.
- Services set out in Section A3 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.
- Unlimited vHealth by Aetna is a virtual Health service offered under section A3 of this document provisioned by Our third party service provider (IHO). CPP's role here shall be limited to that of a mere facilitator, and CPP shall not in any manner be liable to the customers for any loss, damage, or compensation in relation to or arising from its use. Service under section A3 is 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>
- Note that the service under section A3 may not be available on Sundays, You will need to contact IHO's helpdesk at 1800 103 4466 to confirm.
- To offer this service under section A3, 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>.
- 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. For other conditions and limitations relating to this Service, please refer to Section A3 of the Main Terms & Conditions.
- 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 issued to you by CPP or its third party service providers and update information from time to time.
- You will be offered a Credit Health Report (CHR) 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. It is hereby clarified that CreditMantri will always remain responsible and liable for any services / claims arising from the use of 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 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 Main Terms & Conditions.
- You hereby expressly accord your consent allowing CPP to collect all the required data/information including any sensitive personal data or information from you to service you and to transfer/utilize your personal information with our approved suppliers/service providers including our group companies for the purpose of sending correspondence to you and providing some of the features of the membership to you. Please refer to detailed Data Protection Notice in the Main Terms & Conditions.

Agreement and Terms & Conditions for Your CPP ATM Safeguard Membership (Purchased and financed through BFL)

CPP ATM Safeguard Membership	Variant	Coverage	Membership Period	Fee (In INR)
	1	Primary Member	1 year (non-renewable)	749

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

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

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

Definitions

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

Abroad - In a country other than India.

Agreement - These terms and conditions of the CPP ATM Safeguard Service product and any changes thereto.

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

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

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

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

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

CreditMantri - CreditMantri Finserv Private Limited

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

Experian - Experian Limited (a company registered in England and Wales, with number 0653331)

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

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

IHO - Indian Health Organisation Private Limited

Issuer - The issuers of the Cards.

MakeMyTrip - MakeMyTrip (India) Private Limited.

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

Membership - Your right to use the Service for each year for which You pay the Fee as per the Agreement.

Period of Agreement - Period as mentioned in Table 1 above from the Start Date.

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

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

We, us, our - CPP.

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

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

You, Your - The Member

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

Should You have any queries about these terms and conditions or Your Membership, You can contact us by email at feedback@cppindia.com or by telephoning us on 1800-419-4000 (Toll-free) or +91 921244 4000 or 6000 4000 (please prefix Your city STD code) (lines open twenty-four (24) hours a day, seven (7) days a week). You can also write to us at the following address: CPP Assistance Services (Pvt) Ltd., P O Box No 826, Kalkaji Post Office, New Delhi - 110019

CPP ATM Safeguard

A: Assistance Services - what is provided?

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

If You request at the time of reporting Your Card Loss, the assistance services set out at A1 and A2 may be available to You through MakeMyTrip, who has contracted with us, to provide You the assistance services set out at A1 and A2 below. You consent to us making such enquiries from such persons and/ or organizations as are necessary to assess the claim that You are making.

At the time of Your request for Service, We may ask You to provide evidences for Your need of emergency assistance and in the absence of which Your request for Emergency Assistance may be rejected by Us.

Any advance made to You under this Section A shall be interest free and repayable by You to MakeMyTrip within twenty-eight (28) days of the advance being made. In the event of the advance not being repaid then steps will be taken to recover the advance, which may include legal steps, the costs of which recovery may be added to the outstanding balance of the advance made.

A1: Advance of Emergency Hotel Bills

If You are Abroad or in India at the time of the Card Loss, We will facilitate through MakeMyTrip an advance direct to Your hotel to cover Your hotel bill up to Rs 40,000 if abroad and upto Rs. 20,000 in India.

A2: Advance of Replacement Travel Tickets

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

A3: Unlimited vHealth by Aetna

To provide You with this service, We have contracted with IHO, who is Our third party supplier/ service provider and will facilitate provision of this service. Service under this section is owned and/or facilitated by IHO and IHO will be responsible and liable for any claims arising from the use of it by You.

To avail this service, You will need to call IHO help desk number 18001034466 between 8 AM to 8 PM (available all days except national holidays). A Tele-medicine advisor at IHO will speak to You and accordingly will connect with the IHO's team of doctors. You must be at least 18 years of age to utilize this service. Please refer to detailed Terms and Conditions on IHO's website <https://vhealth.io> and its terms of use at <https://vhealth.io/terms>.

A4: 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:

- The Coupon Code provided is valid only for a period of twelve (12) months from the date of issue and can be redeemed only once for availing one (1) Credit Health Report (CHR) from CreditMantri and cannot be used again or for any other services CreditMantri may provide.
- You authorise and give explicit consent to CreditMantri to apply for and receive Your credit information from Equifax India Limited (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.

A5: 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.

B: General conditions

Please read this section carefully as it contains important information.

Eligibility

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

Term of Membership

1. Your Membership is available to the person whose name appears in the Welcome Pack only and is non-transferable.
2. You must provide us with full and accurate information in connection with Your request for the CPP ATM Safeguard services.
3. Advance payment of the Fees is the essence of the commencement of the Membership and the Services under the Agreement with You.
4. Your Membership begins on the Start Date and continues for the period up to the Agreement in return for advance payment of the Fee.
5. You must report lost or stolen Cards to us by telephone within twenty-four (24) hours of discovering the Card Loss. Any change or new addition to Your Service shall be intimated

to You at least forty-five (45) days in advance and such change shall become applicable to You from the date of such intimation. However, it is clarified that the features of IHO, CreditMantri CHR where We are acting as facilitator, may be added, modified, or removed during the Period of Agreement without this advance notice period of forty-five (45) days.

Limitations

1. In the event of theft or loss of Cards, You have to immediately call us to report the loss of the Cards. In case You have not shared the details of a particular Card with us and request the same to be blocked, We shall attempt to block that Card with the help of other details provided by You on a best effort basis. In the event that Your input is required in the form of confidential personal information number (PIN) or a telephone identification number (TIN) (which cannot be disclosed to a third party), We will assist You by conferencing You on the telephone call with the Issuer in order for You to provide such PIN/TIN for authentication purposes.
2. The services set out in Sections A1 and A2 shall be provided only at the sole discretion of CPP, however, every effort will be made to provide You with emergency funds in line with the terms and conditions set out in these sections of this Agreement. At the time of Your request for Service, We may ask You to provide evidences for Your need of emergency assistance and in the absence of which Your request for Emergency Assistance may be rejected by Us. There may also be times when it will not be possible to arrange for the transfer of funds to some countries or remote geographical locations or due to events or conditions that are out of our control (i.e. political instability, regulatory restrictions, war, natural disaster, etc.) and for which We cannot be held liable.
3. Note that services set out in Section A3 of this Agreement will not be available Abroad and within India, this service will be available in the cities under our coverage network. A current list of cities under our coverage network is available on our website in.cppgroup.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. For services setup under section A3, Please note that CPP's role here shall be limited to that of a mere facilitator, and CPP shall not in any manner be liable to the customers for any loss, damage, or compensation in relation to or arising from its use. Service under sections A3 are owned and/or facilitated by IHO, IHO will be responsible and liable for any claims arising from the use of IHO products & Services by You. You expressly represent and warrant that you will not use this Service if you do not understand, agree to become a party to, and abide by all of the Terms of Use. Please refer to detailed Terms and Conditions on IHO's website <https://vhealth.io> and its terms of use at <https://vhealth.io/terms>.
6. 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.
7. SERVICES UNDER SECTION A3 ARE NOT A HEALTH INSURANCE POLICY. This is a virtual health service provisioned by Our third party service provider.
8. 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 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.
10. All Services offered under this membership are provided on "As Is" and "As Available" basis and may be subject to certain limitations. Consequently in no event shall CPP or its third party service providers be liable to you or any third party for any indirect, consequential, exemplary, incidental, special, or punitive damages, including lost business/revenue/profit/goodwill or damages arising from your use or unavailability of these Services and/ or any other the services offered to you by Us or our third party service providers in any manner whether or not We or our third party service providers have been warned of the possibility of such damages or could have reasonably foreseen such damages.

Payment

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

Cancelling Your Membership

1. You have a right to cancel Your Membership within thirty (30) days of Your Start Date. If You exercise this right to cancel then Your Membership will be cancelled immediately and any payment of Membership Fees made by You (or BFL on Your behalf) will be refunded to You (or BFL) as the case may be, as per the terms agreed with BFL.

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

- Within thirty (30) days of Your Start Date: 100% of membership fees will be refunded to BFL
- After thirty (30) days: NIL Refund

No refund of Fee shall be due on cancellation under any circumstances if You have used any of the features of the Service or if the cancellation notice is provided after thirty (30) days from the Start Date.

2. We will cancel Your Membership on written notice to You if

- We do not receive advance payment of the Fee from You (or BFL) on the date it is due; and/ or
- You have failed to re-pay BFL the full amount paid by BFL to Us on your behalf for Your Membership and We are informed by BFL to cancel your Membership
- You have at any time:

1. given us false or materially incomplete information in relation to Your Membership; or
2. committed a material breach of the terms and conditions of Your Membership.

Governing law and Jurisdiction

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

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

Complaints

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

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

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

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

Recording calls

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

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

Your consent

By entering into this Agreement You hereby expressly accord Your consent and authorize us to collect all the required data/information including any sensitive personal data or information from You to service You under this Agreement. Prior to providing any information, You have an option not to provide the data or information sought under this Agreement by sending to us a written notice to that effect.

By entering into this Agreement, You hereby expressly accord Your consent that for the better performance of this Agreement We may transfer Your data/information to any city within India or to a country outside India as mentioned herein. If We do transfer Your data within or outside India, We will make the appropriate checks to ensure that Your data is adequately protected.

Remember that upon request, You have a right to see and review all the personal information We hold about You and if found to be inaccurate or deficient, shall be corrected or amended as feasible. If You would like to request this, please contact our Customer Services Team on 6000 4000 (Please prefix Your city STD code). Please note that there will be a separate administration charge for the provision of this information. Please also note that We will not be responsible for the authenticity of the information provided by You to us as required under this Agreement.

You have the right to withdraw the consent earlier provided by You with respect to providing Your data/information sought by us anytime while availing the Services. Such withdrawal of the consent shall be intimated in writing to us. However, in the event that You decide not to provide the data/Information sought by us or withdraw the consent earlier given by You, then We retain the right to not provide the services for which such data/information was sought.

Data Protection Notice

We will use the information You provide to:

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

We may ask BFL to tell us about changes in Your address and other personal and financial details so that We can update Your records. This may include, but is not limited to, asking for 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 BFL to tell us about changes in Your contact details / details specifically related to the Services (subject to any disclosure contract in this regard that You may have with BFL) so We can update Your Membership records. This may include asking for information about changes to any personal information (e.g. telephone, mobile phone or fax numbers or email addresses).

Providing the Service

If You ask us to report a lost Card, We will pass Your name and address and the details of the Card to the Issuer so that they can cancel it and provide a replacement, if requested by You.

When You take the Membership, We pass Your personal details to our approved suppliers to provide some of the services described in Section A. We will only pass to them the minimum amount of information required for them to be able to identify You, should You need these services. Our suppliers will pass Your information (such as Your name, contact details, etc.) to third parties to enable them to assist You only in instances when You require help from them.

We may pass Your personal information to our approved fulfilment and courier vendors so that We can send correspondence to You and provide some of the features of the Service to You.

Marketing and Market Research

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

We and our approved suppliers/service providers may also use Your personal information to contact You about goods and services that might interest You or invite You to take part in

market research surveys. You may be contacted either by post, phone or e-mail for these purposes. If You would prefer this not to happen, please let us know when You register, or call us at any time if You change Your mind.

Indian Health Organisation Private Limited (IHO)

When You take our subscription, We pass Your personal details to IHO to provide the service described in Section A3. We will only pass to them the minimum amount of information required for them to be able to identify You and create your IHO membership, should You need to avail these services. IHO may pass Your information (such as Your name, contact details, etc.) to third parties to enable them to assist You only in instances when You avail the service offered in Section A3. However to offer this service, IHO may have to collect your identifiable health information including physical, physiological and mental health condition, and medical records and history as part of IHO's virtual health services. The use of your sensitive personal information which includes your health information will be governed IHO's Privacy Policy and Terms of Use.

MakeMyTrip (India) Private Limited (MakeMyTrip)

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

Grievance regarding Data Protection issues

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

CPP Assistance Services (Pvt) Ltd.,

P O Box No 826, Kalkaji Post Office, New Delhi - 110019

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