

Terms & Conditions for Your Card Protection Membership – Classic [Single]

Please read this document carefully. It sets out terms and conditions of Your contract with CPP for the Card Protection service.

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

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 services 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 114-117, Radisson Suites, B-Block, Sushant Lok-I, Gurgaon – 122002, Haryana India and registered office is at 1315, Ansal Tower, 38, Nehru Place, New Delhi – 110019.

Fee – Means the amount of Rs. 1245, plus applicable taxes that You pay when You purchase or renew Your Membership. 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.

Issuer – The issuers of the Cards.

MakeMyTrip – MakeMyTrip (India) Private Limited.

Member – The person who has purchased and is entitled to use the Services whose name appears in the Welcome Pack.

Membership – Your right to use the Service for each year for which You pay the Fee.

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.

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.

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

Start Date – The start date for Your Membership shown 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 Service 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 Card Protection service is provided by CPP Assistance Services Private Limited, whose corporate office address is at 114-117, Radisson Suites, B-Block, Sushant Lok-I, 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 MakeMyTrip, 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.

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

A2: Emergency Cash Advance

1. If You are in India at the time of the Card Loss, We will facilitate through MakeMyTrip an emergency cash advance for You of up to Rs 5,000 for basic living expenses 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 MakeMyTrip replacement travel tickets against an advance for You of up to Rs 80,000, so that You can return to the travel destination nearest to Your Home. We will do this if Your travel tickets have been lost or stolen at the same time as the Card Loss when You are Abroad.
2. We will facilitate through MakeMyTrip replacement travel tickets against an advance for You of up to Rs 40,000, so that You can return to the travel destination nearest to Your Home. We will do this if Your travel tickets have been lost or stolen at the same time as the Card Loss whilst You are in India.

A4: Passport and Driving Licence

1. 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.

A5: Valuable Document Registration

1. If You register the details of Your valuable documents with us (driving licence, share certificates, insurance policies etc), We will hold those details safe should You ever need to provide these details when the originals are not at hand.

A6: Lost PAN Card Replacement Service

1. 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.

A7: Lost Mobile Phone Reporting Service - SIM Blocking

1. If You lose Your mobile phone, We will help You with the notifications that You need to make to block Your SIM card.

A8: Mobile Phone Identifier (IMEI) Registration Service

1. 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) Your Membership begins on the Start Date and continues for the period up to the Renewal Date in return for 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.
- 4) You must report lost or stolen Cards to us by telephone within twenty-four (24) hours of discovering the Card Loss.
- 5) 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.

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. 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 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 www.cppindia.com.

Payment

- 1) You must pay the Fee on 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 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 180 days: 50% refund

Between 181 and 270 days: Pro-rata basis reference to the time Between 271 and 365 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 nine (9) months after the Start Date.

- 2) We will cancel Your Membership on written notice to You if:
 - a) We do not receive 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 answer Your query within five (5) working days. If We cannot reply to Your complaint by then, We will send You an acknowledgement letter to keep You informed of progress.

If any issue which remains unresolved or unanswered for more than 5 days, You may escalate the matter to escalations@cppindia.com

We assure You to revert to Your query within 48 hours of receipt of Your query.

Recording Calls

We record all telephone calls made to us. We do this to:

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

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

Your Consent

By entering into this Agreement You hereby expressly accord Your

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

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

Remember that upon request, You have a right to see and review all the personal information We hold about You and if found to be inaccurate or deficient, shall be corrected or amended as feasible. If You would like to request this, please contact our Customer Services Team on 6000 4000. Please note that there will be a separate administration charge for the provision of this information. 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 contact 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, 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 have been verified by accreditation in the form of PCI-DSS compliance.

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

www.cppindia.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 contact details (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 You tell us that Your address has changed, We will pass Your new address details to Your Issuer / Bank so that they can update their records.

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.

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, 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. 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.

Terms & Conditions for Your Card Protection Membership – Premium [Joint]

Please read this document carefully. It sets out terms and conditions of Your contract with CPP for the Card Protection service.

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

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 services 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 114-117, Radisson Suites, B-Block, Sushant Lok-I, Gurgaon – 122002, Haryana India and registered office is at 1315, Ansal Tower, 38, Nehru Place, New Delhi – 110019.

Fee – Means the amount of Rs. 1645, plus applicable taxes that You pay when You purchase or renew Your Membership. 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.

Issuer – The issuers of the Cards.

Joint Member – Joint Member to include Spouse, specifically named by the Member, entitled to use the Service

MakeMyTrip - MakeMyTrip (India) Private Limited.

Member – 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.

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.

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.

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

Start Date – The start date for Your Membership shown 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 Service 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 Card Protection service is provided by CPP Assistance Services Private Limited, whose corporate office address is at 114-117, Radisson Suites, B-Block, Sushant Lok-I, 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 MakeMyTrip, 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.

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, 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 MakeMyTrip an advance direct to Your hotel to cover Your hotel bill up to Rs 120,000 per member.
2. We will facilitate through MakeMyTrip an advance direct to Your hotel to cover Your hotel bill up to Rs 60,000 per member if You suffer a Card Loss in India.

A2: Emergency Cash Advance

1. If You and Your Joint Member are in India at the time of the Card Loss, We will facilitate through MakeMyTrip an emergency cash advance for You and Your Joint Member of up to Rs 20,000 for basic living expenses 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 MakeMyTrip replacement travel tickets against an advance for You of up to Rs 120,000 per member, 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 MakeMyTrip replacement travel tickets against an advance for You of up to Rs 60,000 per member, 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: Passport and driving licence

1. 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.

A5: Valuable document registration

1. If You register the details of Your valuable documents with us (driving licence, share certificates, insurance policies etc), We will hold those details safe should You ever need to provide these details when the originals are not at hand.

A6: Lost PAN card replacement service

1. 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.

A7: Lost mobile phone reporting service - SIM blocking

1. If You lose Your mobile phone, We will help You with the notifications that You need to make to block Your SIM card.

A8: Mobile phone identifier (IMEI) registration service

1. If You register Your mobile phone IMEI number with us, We will hold it safe should You ever need these details.

A9: Dedicated Case Officer

1. If You need any assistance or have any queries on Your Card Protection Plan, We will assign You with a dedicated Case Officer to assist and service You. Please call us on the telephone number given in Your Welcome Pack.

A10: SMS service

1. In case you want CPP to contact you, you can send a text message to CPP to 5676767 and We will call you back within 5 minutes of receiving the message on a best effort basis

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) Your Membership begins on the Start Date and continues for the period up to the Renewal Date in return for 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.
- 4) You must report lost or stolen Cards to us by telephone within twenty-four (24) hours of discovering the Card Loss.
- 5) 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.

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. 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 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 www.cppindia.com.

Payment

- 1) You must pay the Fee on 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 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 180 days: 50% refund

Between 181 and 270 days: Pro-rata basis reference to the time

Between 271 and 365 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 nine (9) months after the Start Date.

- 2) We will cancel Your Membership on written notice to You if:
 - a) We do not receive 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 answer Your query within five (5) working days.

If We cannot reply to Your complaint by then, We will send You an acknowledgement letter to keep You informed of progress.

If any issue which remains unresolved or unanswered for more than 5 days, You may escalate the matter to escalations@cppindia.com

We assure You to revert to Your query within 48 hours of receipt of Your query.

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

Remember that upon request, You have a right to see and review all the personal information We hold about You and if found to be inaccurate or deficient, shall be corrected or amended as feasible. If You would like to request this, please contact our Customer Services Team on 6000 4000. Please note that there will be a separate administration charge for the provision of this information. 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 contact 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, 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 have been verified by accreditation in the form of PCI-DSS compliance.

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 www.cppindia.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 contact details (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 You tell us that Your address has changed, We will pass Your new address details to Your Issuer / Bank so that they can update their records.

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.

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, 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. 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.

Terms & Conditions for Your Card Protection Membership – Platinum [Family of 4]

Please read this document carefully. It sets out terms and conditions of Your contract with CPP for the Card Protection service.

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

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 services 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 114-117, Radisson Suites, B-Block, Sushant Lok-I, Gurgaon – 122002, Haryana India and registered office is at 1315, Ansal Tower, 38, Nehru Place, New Delhi – 110019.

Family – Family to include Spouse and Parents, specifically named by the Member, entitled to use the Service

Fee – Means the amount of Rs. 1945, plus applicable taxes that You pay when You purchase or renew Your Membership. 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.

Issuer – The issuers of the Cards.

MakeMyTrip - MakeMyTrip (India) Private Limited.

Member – 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.

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.

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.

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

Start Date – The start date for Your Membership shown 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 Service 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 Card Protection service is provided by CPP Assistance Services Private Limited, whose corporate office address is at 114-117, Radisson Suites, B-Block, Sushant Lok-I, 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 MakeMyTrip, 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.

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, 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 MakeMyTrip an advance direct to Your hotel to cover Your hotel bill up to Rs 160,000 per member.
2. We will facilitate through MakeMyTrip an advance direct to Your hotel to cover Your hotel bill up to Rs 80,000 per member if You suffer a Card Loss in India.

A2: Emergency Cash Advance

1. If You and Your Family Members are in India at the time of the Card Loss, We will facilitate through MakeMyTrip an emergency cash advance for You and Your Family Members of up to Rs 20,000 for basic living expenses 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 MakeMyTrip replacement travel tickets against an advance for You of up to Rs 160,000 per member, 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 MakeMyTrip replacement travel tickets against an advance for You of up to Rs 80,000 per member, 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: Passport and Driving Licence

1. 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.

A5: Valuable Document Registration

1. If You register the details of Your valuable documents with us (driving licence, share certificates, insurance policies etc), We will hold those details safe should You ever need to provide these details when the originals are not at hand.

A6: Lost PAN Card Replacement Service

1. 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.

A7: Lost Mobile Phone Reporting Service - SIM Blocking

1. If You lose Your mobile phone, We will help You with the notifications that You need to make to block Your SIM card.

A8: Mobile Phone Identifier (IMEI) Registration Service

1. If You register Your mobile phone IMEI number with us, We will hold it safe should You ever need these details.

A9: Dedicated Case Officer

1. If You need any assistance or have any queries on Your Card Protection Plan, We will assign You with a dedicated Case Officer to assist and service You. Please call us on the telephone number given in Your Welcome Pack.

A10: SMS Service

1. In case you want CPP to contact you, you can send a text message to CPP to 5676767 and We will call you back within 5 minutes of receiving the message on a best effort basis

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) Your Membership begins on the Start Date and continues for the period up to the Renewal Date in return for 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.

- 4) You must report lost or stolen Cards to us **by telephone** within twenty-four (24) hours of discovering the Card Loss.
- 5) 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.

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. 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 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 www.cppindia.com.

Payment

- 1) You must pay the Fee on 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 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 180 days: 50% refund

Between 181 and 270 days: Pro-rata basis reference to the time

Between 271 and 365 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 nine (9) months after the Start Date.

- 2) We will cancel Your Membership on written notice to You if:
 - a) We do not receive 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 answer Your query within five (5) working days. If We cannot reply to Your complaint by then, We will send You an acknowledgement letter to keep You informed of progress.

If any issue which remains unresolved or unanswered for more than 5 days, You may escalate the matter to escalations@cppindia.com

We assure You to revert to Your query within 48 hours of receipt of Your query.

Recording Calls

We record all telephone calls made to us. We do this to:

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

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

Your Consent

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

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

Remember that upon request, You have a right to see and review all the personal information We hold about You and if found to be inaccurate or deficient, shall be corrected or amended as feasible. If You would like to request this, please contact our Customer Services Team on 6000 4000. Please note that there will be a separate administration charge for the provision of this information. 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 contact 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, 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 have been verified by accreditation in the form of PCI-DSS compliant.BS7799 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 www.cppindia.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 contact details (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 You tell us that Your address has changed, We will pass Your new address details to Your Issuer / Bank so that they can update their records.

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.

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, 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. 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.