

### **Card Protection Plan : Terms and Conditions**

1. CPP Assistance Services Pvt. Ltd. offers the services of Card Protection Plan (CPP) to credit cardholders of various banks and Axis Bank Cardholders can also avail of such an opportunity and register their cards with CPP.
2. Axis Bank Cardholders are not bound in any manner to enroll for CPP. The participation of the Cardholder is entirely voluntary and it is understood that the participation by the Customer shall be deemed to have been made on a voluntary basis.
3. The Cardholder expressly authorizes Axis Bank to debit CPP membership fee from the Cardholder's credit card for the CPP benefits sought by the Cardholder. The Cardholder agrees that the Cardholder gets benefits from CPP Assistance Services Pvt. Ltd. corresponding to the CPP fee amount debited on the Axis Bank credit card, to the extent of the features/benefits corresponding to the amount of fee that can be debited towards the said card. The fee charges for CPP is treated like any other purchase and shall attract additional charges, interest, service charges, taxes etc, in case of delayed payment, partial payment or non-payment.
4. The Cardholder is aware and acknowledges the fact that CPP is offered by CPP Assistance Services Pvt. Ltd., and is solely liable in case of assistance benefits and the Cardholder acknowledges that the Cardholder shall not hold Axis Bank responsible in any manner, for availing CPP plan, compensation, recovery of compensation, processing of claims or otherwise. Axis Bank holds no warranty & is not representative of the delivery, service, suitability, claim processing, merchantability or quality of the product/service under the offer. Axis Bank acts purely as a payment facility to the Cardholder to avail CPP benefits.
5. In the event of processing of claims the Cardholder who have availed CPP benefits will have to directly get in touch with CPP Assistance Services Pvt. Ltd. The contact details of CPP Assistance Services Pvt. Ltd. is given below:

**CPP Emergency contact no:  
1800 419 4000 or +91 921244 4000**

**Address:  
CPP Assistance Services Pvt. Ltd.  
P.O. Box No. 4337, Kalkaji Post Office,  
New Delhi - 110019**

6. The Terms & Conditions of the Cardholder Agreement, already agreed by the Cardholder, shall also be applicable for CPP. The covered person shall also be bound by all the Terms and Conditions of CPP Assistance Services Pvt. Ltd. relating to the grant of such covers that are in force and amended from time to time.
7. The Axis Bank is only a facilitator and CPP plan is offered by CPP Assistance Services Pvt. Ltd. In case of any disputes related to availment / change / discontinuation of CPP program / claims rejected or any grievances related to CPP plan, the cardholder should directly approach CPP Assistance Services Pvt. Ltd. and Axis Bank shall not entertain any request from customer in this regard.

8. Post acceptance of the customer's application by CPP Assistance Services Pvt. Ltd., a confirmation shall be sent by CPP Assistance Services Pvt. Ltd. directly to the covered person at the specified address.
9. The cardholder has to ensure that at the time of renewal of CPP his/her Credit Card is in good standing and his/her available Credit Limit is adequate to cover the payment of CPP fees. In case the Bank is unable to debit the CPP fee by the date of renewal of CPP, then the Cardholder will have to make alternative payment arrangements.
10. Cardholder is governed by the terms and conditions of the Card Agreement entered with Axis Bank and in case the linked Axis Bank Credit Card is cancelled for any reason, CPP cannot be renewed on automatic renewal basis. In such a case, the Cardholder will have to make his/her own alternative payment arrangements for the renewal of CPP before the due date.
11. CPP Assistance Services shall be governed by and construed in accordance with the laws of India. Any dispute relating to the CPP Assistance Services or the terms and conditions shall be subject to the jurisdiction of the Courts in Mumbai only.
12. The Cardholder may cancel CPP at anytime and in such an event the fee refund structure to be followed is given below, provided no claim has occurred up to the date of cancellation :  
"If notice is provided within the first 30 days of cover a full refund is available. After 30 days, the CPP facility may be cancelled by the Cardholder at anytime by giving at least 14 days written notice. CPP Assistance Services Pvt. Ltd. will refund the Fee by reference to the time cover provided. No refund shall be due on cancellation under any circumstances if you have made a claim under the facility or if the cancellation notice is provided 9 months after the inception of the facility".
13. Any person availing CPP plan through the valid and active credit Card shall be deemed to have read, understood and accepted these terms and conditions.