



## **TERMS & CONDITIONS OF CARD PROTECTION PLAN CHARGES ON DINERS CLUB / CITIBANK CARDS**

'Diners Club Member' or 'Citibank Cardmember' or 'Cardmember' or 'Member' or 'Club Member' shall mean and include applicant and/or authorised Cardmember and/or Additional Cardmember, hereinafter referred to as 'Cardmember'.

- 1) The Card Protection Plan, hereinafter referred to as 'CPP', entitles the Cardmembers to the benefits of CPP as per Terms and Conditions of the respective products offered by CPP Assistance Services Pvt. Ltd.
- 2) The Cardmember recognises that once the Cardmember consents via a duly signed enrolment / application form / agreement or a telephonic confirmation has been received by Diners Club / Citibank, it shall not be possible for CPP Assistance Services Pvt. Ltd. to entertain requests for any alteration of choice of plan type. The Cardmember agrees and acknowledges that the alterations can be done only at the time of renewal of a plan / under CPP.
- 3) The Cardmember agrees and acknowledges that if the Cardmember opts for non-renewal of CPP or changes in plan type, the Cardmember shall inform Citibank or CPP Assistance Services Pvt. Ltd. by filling in the application form / agreement indicating the preference and ensuring that it reaches at least 30 days prior to the date of renewal CPP. In the absence of receipt of such written instruction by Citibank / CPP Assistance Services Pvt. Ltd., it shall be construed by the Bank that the Cardmember has opted for automatic renewal / auto debit to his Card Account towards renewal of CPP. If the Diners Club / Citibank Card is cancelled for any reason, CPP cannot be renewed on automatic renewal basis. In this case, the insured shall have to make his/her own alternative arrangements for renewal of CPP before the due date.
- 4) Transaction Fee: A transaction fee of Rs. 99 plus applicable service tax shall be levied by Diners Club / Citibank separately for every CPP cover sought by the Cardmember. The charged transaction fee is non-refundable after the expiry of the 'free look' period (as described below in pt 13).
- 5) Payments: The Cardmember expressly authorises Diners Club / Citibank to debit CPP fee and the transaction fee (which shall be notified by CPP Assistance Services Pvt. Ltd. and Citibank respectively) from the Cardmember's Diners Club / Citibank Card Account for the CPP benefits sought for by the Cardmember.
- 6) The Cardmember explicitly agrees that the Cardmember gets benefits from CPP Assistance Services Pvt. Ltd. corresponding to the CPP fee amount debited on the Diners Club / Citibank Card Account, to the extent of the features/benefits corresponding to the amount of fee that can be debited towards the said Card. The CPP fee and the transaction fee shall be treated like any other purchase / charge and may attract additional charges, including interest and/or service charges, in case of delayed or partial payment. Without prejudice to the aforesaid, Diners Club / Citibank reserves the right to arrange to have CPP facility withdrawn, in case of delayed payments or non-payment. The Terms & Conditions of the Cardmember Agreement, already agreed by the Cardmember, shall also be applicable for CPP.
- 7) Diners Club / Citibank reserves the right to accept requests for CPP benefits and forward it to CPP Assistance Services Pvt. Ltd. Applications accepted by Diners Club / Citibank shall not constitute deemed acceptance of the applicant as eligible for CPP by CPP Assistance Services Pvt. Ltd. Diners Club / Citibank shall also not be responsible for any rejection of request for benefits offered by CPP Assistance Services Pvt. Ltd. If CPP Assistance Services Pvt. Ltd. rejects a request for CPP, Diners Club / Citibank shall be obliged to credit the amount of premia debited to the Cardmember's Account only after it has received a refund of the said amount from CPP Assistance Services



Pvt. Ltd. It must be understood that Diners Club / Citibank is purely a payment facility to the Cardmember to avail of CPP benefits. Diners Club / Citibank holds out no warranty or makes no representation about quality, delivery of the cover or claims processing whatsoever.

- 8) The Cardmember specifically acknowledges that CPP is offered by CPP Assistance Services Pvt. Ltd. and is solely liable in case of assistance benefits and the Cardmember acknowledges that the Cardmember shall not hold Diners Club / Citibank responsible in any manner, for compensation, recovery of compensation, processing of claims or otherwise.
- 9) If CPP Assistance Services Pvt. Ltd. accepts the Cardmember's request for CPP, a confirmation shall be sent by CPP Assistance Services Pvt. Ltd. directly to the covered person at the specified address. The covered person shall 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.
- 10) At the time of renewal of CPP, the Cardmember shall ensure that the Card Account is in good standing and the available credit limit is adequate to cover payment for CPP and related charges. In case, Diners Club / Citibank is unable to debit the fee prior to the date of renewal of CPP, the Cardmember will have to make his/her own alternative arrangements for the renewal.
- 11) Please note that at the time of renewal, if the Card under which you have opted for CPP is reissued/swapped/closed, the Cardmember's other open Card (if linked to the previous Card) will be debited. This is provided, if the Card Account is in good standing and the available credit limit is adequate to cover payment for CPP & related charges.
- 12) Claims Processing: Cardmembers having availed of CPP benefits (customer) shall get in touch with CPP Assistance Services Pvt. Ltd. directly, in case of claims and shall not involve Diners Club / Citibank in any manner whatsoever. The Cardmember shall undertake to directly intimate CPP Assistance Services Pvt. Ltd. as per the process laid down by CPP Assistance Services Pvt. Ltd.

CPP Assistance Services Pvt. Ltd. can be contacted directly by calling  
1800 419 4000 or 6000 4000 (if calling from a mobile phone,  
please prefix your city STD code).

Any change in this number shall be notified directly by CPP Assistance Services Pvt. Ltd. to the Cardmember.

- 13) Cancellation: The Cardmember may at any time cancel CPP and in such event CPP Assistance Services Pvt. Ltd. shall allow refund of fee only as indicated below, provided no claim has occurred up to the date of cancellation. This structure may be reviewed by CPP Assistance Services Pvt. Ltd. From time to time and the changes shall be communicated to the Cardmember by CPP Assistance Services Pvt. Ltd.

"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 Cardmember at any time by giving at least 14 days written notice. CPP Assistance Services Pvt. Ltd. will refund the Fee by reference to the time cover provided, subject to a minimum retention of 50% of the total fees 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".

Please note that there shall be no reversal of transaction fee after the free look period.