

Device Protection Plan Terms & Conditions

AU Small Finance Bank introduces you to a complimentary device protection plan ("Plan") that covers financial loss as a result of damages covered, to your electronic devices purchased by using AU Bank Card. Read on to know the coverage, exclusions, terms and conditions of the Plan.

"**AU Bank**" shall mean AU Small Finance Bank Limited.

"**Card**" shall mean primary credit card which has been issued by AU Bank and is valid, not blocked as on date of availing this Plan.

"**Card Holder**" shall mean such customer in whose name the primary Card has been issued and shall include any add on cards.

"**Device**" shall mean and includes all devices purchased by using AU Bank Card.

"**Insurer**" shall mean and include the third-party insurance company registered with the Insurance Regulatory and Development Authority of India, as the Plan Provider may partner with from time to time for the add-on benefit as may be applicable to the various Plans.

"**Plan**" shall mean complementary device protection plan being extended by the Plan Provider in its normal course of business.

"**Plan Provider**" shall mean an alliance partner who has entered into an agreement with AU Bank for purpose of providing this Plan.

"**Primary Terms and Conditions**" shall mean and include Card Member Agreement, MITC's which guide the usage of the card.

"**Products/Services**" shall mean the goods/benefits/facilities provided exclusively by the Plan Provider.

"**Service Partner**" means any third-party logistics or repairs service provider affiliated with Plan Provider.

"**Service Center**" means the Authorised Service Center or Plan Provider's Service Center used for carrying out repairs/replacements of the damaged device covered under the Plan.

All capitalized terms used but not defined herein shall have the respective meanings prescribed to them in the Primary Terms and Conditions of AU Bank. These terms ("Terms") shall be in addition to and not in derogation of the Primary Terms and Conditions. To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail.

- Clicking "*Proceed to Plans*" amount to acknowledgement and acceptance of the Plan Terms and Conditions and the Card Holder shall be redirected to the website of Plan Provider where Card Holder can avail complimentary device protection plan provided by Plan Provider which may be subject to acknowledgement and acceptance of Plan Provider's Terms and Conditions (these may contain terms and conditions, privacy provisions, confidentiality provisions, or other provisions that may differ from the terms and conditions applicable herein).
- AU Bank assumes no responsibility or liability whatsoever for the content, accuracy, reliability, or opinions expressed in a Plan Provider's website to which our digital platform is linked, and such linked site is not monitored, investigated, or checked for accuracy or completeness by the AU Bank. It is the responsibility of Card Holder to evaluate the accuracy, reliability, timelines, and completeness of any information available on a linked site.
- Plan can only be availed for transactions done using an AU Bank Card.
- AU Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods & services provided by Plan Provider. Any or all of the disputes or claims arising out of the goods & services rendered by Plan Provider must be resolved by the Card Holder with the respective Plan Provider directly without any recourse or reference to AU Bank.
- Plan can be availed only if the device purchased using AU Bank Card is registered within five (5) days of its purchase.
- AU Bank reserves the right to disqualify Plan Provider or the Card Holder/s from the benefits of the Plan, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Plan or otherwise by use of the Card.
- AU Bank reserves right to charge Card Holder with entire cost (premium amount) for active Plans and terminate the active Plan if Card Holder does not pay the MAD (minimum amount due) at end of each billing cycle.
- Card Holder agrees that AU Bank may at its own discretion can terminate any active Plan if the Card is unused for a continuous period of 60 (Sixty) days and further levy charges on the Card Holder with cost (premium amount) of Plan.
- If Card Holder cancels or closes his account, then Bank reserves right to cancel all active Plans or levy charges on active Plan.
- Minimum transaction amount to be eligible for the Plan is Rs. 7,000/- (Rupees Seven Thousand) and the maximum number of distinct devices for which the Plan can be obtained are as illustrated.

*These limits are subject to reset by the Bank at the end of each Card anniversary year at its discretion.

Device Type	Altura	Altura+	Vetta	Zenith
Mobile SD	<u>1</u>	<u>1</u>	<u>2</u>	<u>2</u>
Tablet SD	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
Laptops EW	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
Air Conditioners EW	<u>1</u>	<u>1</u>	<u>2</u>	<u>2</u>
Air Purifier EW	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>

<u>Dishwasher EW</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Microwave Oven EW</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Refrigerator EW</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Television EW</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Washing Machine EW</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Water Purifier EW</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Max Insurable Devices</u>	<u>2</u>	<u>3</u>	<u>5</u>	<u>7</u>

- AU Bank shall under no circumstances be liable for any lapses, deficiency on account of services to be rendered by Plan Provider. Hence, any dispute shall be resolved as per doctrine of privity of contract which does not confer rights or impose obligations arising under it on any person or agent except Plan Provider and Card Holder.
- All instances and/or claims pertaining to the repair/damage to the device shall be directly raised with Plan Provider only.
- Any dispute regarding delivery, service, suitability, merchantability, availability, or quality of the product/services availed under this Plan must be addressed in writing, by the cardholder directly to Plan Provider.
- By availing the Plan, you hereby agree to comply with these terms and conditions and waive any right to claim ambiguity in these terms and conditions.

Disclaimer: AU Bank is merely a facilitator of the above Plans, owned by Plan Provider. Issuance of these products & services is sole discretion of Plan Provider. This product shall be governed by Plan Provider's Product Terms & Conditions and AU Bank does not hold any responsibility for the issuance, quality, serviceability, maintenance, and any claims post availing Plan. This is not an insurance product and Plan Provider is not an Insurance Company. Availing of this Plan is purely voluntary in nature and AU Bank does not compel any of its Card Holders to mandatorily avail any third party products. I hereby understand and give my explicit consent that by clicking below my personal details will be shared with third party.