

Standard Terms and Conditions between Customers and OneAssist

1. DEFINITIONS

- 1.1 **“Plan(s)”** shall mean the either or all of the products/ services package offered by OneAssist from time to time, which products/services may have add on components or features.
- 1.2 **“Plan Terms”** shall mean the terms and conditions separately provided with the Terms herein which shall be specifically applicable in relation to each Plan(s).
- 1.3 **“Insurer”** shall mean the third party insurance provider as OneAssist may partner with from time to time for the add-on benefit as may be applicable to the various Plans.
- 1.4 **“Service Partner”** means any third party service provider affiliated with OneAssist.
- 1.5 **“Personal Information/Data”** shall mean and include such personal and financial information of the Customer relating to his/her data /or documents, in any medium including financial information such as bank account or credit card or debit card or other payment instrument details, identification document details including passport, PAN card details, driving license, etc.

2. PURPOSE

- 2.1 These terms and conditions (“Terms”) shall govern the transaction between OneAssist Consumer Solutions Private Limited (“OneAssist”) and the party whose name appears on the Order (“Customer”) in relation to the Plan(s) provided by OneAssist.
- 2.2 These general terms and conditions define the framework and the respective obligations of the parties. Specific terms and conditions relating to the specific Plan(s) that has been availed or subscribed to by the Customer supplementing or derogating from these general terms and conditions may be agreed to in the Plan Terms in writing which shall be annexed to this Terms.
- 2.3 Customer acknowledges the receipt of the Terms and the Plan Terms, as applicable and agrees to be fully bound by the Terms and the relevant Plan Terms. In the event, the Customer avails of any benefit under any of the Plan Terms or lodges a claim within the term of the Policy, the Customer shall deemed to have accepted the Terms unconditionally.

3. CUSTOMER CONSENTS AND CONFIRMATIONS

- 3.1 Further, the Customer has and hereby consents to the use of the Personal Information by OneAssist for the purposes of providing the various services under the Plan(s) offered by OneAssist. OneAssist respects the privacy of the Customer and the confidentiality of Customer’s Personal Information so collected by OneAssist by itself or on its behalf and shall take all reasonable steps to protect it and maintain its confidentiality.
- 3.2 The Customer also hereby consents to the Personal Information being disclosed by OneAssist to any third party including any insurer, Service Partner of OneAssist who will be either providing the add-on insurance or other benefit and/or services on each of the Plan(s) for the purposes of fulfillment of the services or if required by law.

- 3.3 The Customer expressly and without limitation, consents to OneAssist or its service partners recording phone calls between the Customer and OneAssist on the helpline numbers set out in the relevant Plan Terms in order for OneAssist to inter alia (i) provide a record of the instructions received from the Customer and to share the same with the Service Partners, if required, (ii) allow itself or its service partners to monitor quality standards, (iii) training purposes, and (iv) meet legal and regulatory requirements.
- 3.4 The Customer acknowledges that OneAssist has the sole right to vary the features/benefits under the Plan(s) or the Plans or part thereof, from time to time.
- 3.5 The Customer hereby provides his/her consent to OneAssist for appointing agents to collect amounts payable to OneAssist, as may be considered necessary in the sole discretion of OneAssist and which shall be at the sole risk and cost of the Customer.
- 3.6 The Customer acknowledges that OneAssist may engage third parties including Service Partners for the fulfillment of the services and the Customer hereby consents to OneAssist disclosing, to the extent relevant, the Customer's Personal Information and/or details of Plan(s) availed by the Customer to inter alia (a) our affiliates Service Partners (b) to our suppliers, vendors, for the purposes of servicing the Customer.
- 3.7 The Customer hereby consents to OneAssist identifying any service providers and/or products that may be of some interest to the Customer.
- 3.8 The Customer hereby consents to receiving period SMS / email communication from OneAssist of information pertaining to its product features / services.

4. SERVICING OF CLAIMS

- 4.1 The Customer acknowledges and understands that claim or payment of any benefit covered by an add-on group insurance cover shall be at the sole discretion of the Insurer and OneAssist shall only provide assistance in facilitation of the claim by liaising with the Insurer.
- 4.2 Any claims made by the Customer under these Terms and Plan Terms shall be subject to the following:
 - a) The Customer having met and complied with the Terms and the Plan Terms (as applicable). This also applies to terms and conditions set out herein and any others which may be added to the Terms and/or the Plan Terms and communicated to the Customer at a later date;
 - b) The Customer having provided OneAssist with full and accurate information in connection with the coverage, as applicable;
 - c) The Customer having acted in a bona fide manner to make a claim;
 - d) The Customer, having complied with the requirements of the Insurer for the purposes of processing the claim, would need to furnish the details and documents as required by the Insurer. These documents may include, inter alia:
 - i. Claim form duly filled & signed by the Customer; and
 - ii. F.I.R. or intimation copy issued by the police; and
 - iii. Bank Statement indicating the fraudulent transaction
 - iv. Correspondence with the Bank on the fraud including a dispute letter submitted to the bank

- v. Any other document(s) as may be required by the respective Insurer.
- e) Notwithstanding anything contained hereinabove, OneAssist shall not be obliged to entertain any claim from the Customer unless (i) the Customer is over the age of 18 years and a resident of India

5. CANCELLATIONS/RENEWAL/TERMINATION

5.1 OneAssist will cancel the Terms and/or the Plan Terms if the Customer has at any time:

- a) agreed to help any third party to try to fraudulently or dishonestly obtain money from OneAssist or the Insurer; or
- b) is in violation of applicable law as may be relevant to the use of the Plan(s); or
- c) failed to meet the Terms and/or the Plan Terms, or to act in good faith, openly, honestly and in a bona fide manner towards OneAssist or the Insurer including by providing false or inaccurate information; and
- d) Customer fails to return to OneAssist or its authorized Service Partner(s) any goods/devices temporarily lent to him/her or money advanced on an emergency basis to him/her or tickets or hotel bookings made on behalf of the Customer and which are to be returned/reimbursed/paid as per the terms of the Plan to OneAssist or to its authorized Service Partner.

6. CONFIDENTIALITY

6.1 OneAssist shall make reasonable efforts to ensure that the Personal Information of the Customer is kept confidential and not disclosed to any third party except to the extent required for fulfillment of services.

7. REPRESENTATIONS AND WARRANTIES

- 7.1 The Customer represents that he/she is completed the age of 18 years and is a resident of India.
- 7.2 The Customer is in compliance with the applicable law as may be relevant for the Plan (s) which is availed of by the Customer.
- 7.3 The Personal Information provided by the Customer for the purposes of availing of the Plan(s) is and shall be true and accurate.

8. OBLIGATIONS AND COVENANTS OF THE CUSTOMER

- 8.1 If the Customer receives a benefit as contemplated under any specific Plan Terms and it is later discovered that the claim was dishonest, fraudulent or false, OneAssist will take steps to recover from the Customer, such payment(s) made to the Customer, either by OneAssist or a third party, as the case may be.
- 8.2 The Customer undertakes that he/she shall strictly comply with the terms of usage contained in the Plan Terms in relation to the use of the Plan(s).
- 8.3 The Customer acknowledges, confirms and covenants that that the object of the Plan(s) being availed of or provided by OneAssist is not an 'insurance product' but insurance is merely an add-on feature of the

Plan(s) on a group insurance basis and that the Customer has availed of the Plan(s) in accordance with this understanding.

- 8.4 The Customer undertakes and covenants that he/she shall not use make use of the Plan(s) to or in the course of usage of the Plan(s), upload, display, publish, update, disseminate or transmit content or information that:
- a) belongs to another person and to which the user does not have any right to or which is confidential;
 - b) is an impersonation of another person, grossly harmful, harassing, blasphemous defamatory, obscene, pornographic, paedophilic, libellous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
 - c) harm minors in any way;
 - d) infringes any patent, trademark, copyright or other proprietary rights;
 - e) deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
 - f) contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource; or
 - g) Threatens the unity, integrity, defence, security or sovereignty of India or seditious, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting to any other nation or violates any other provision of law.

9. LIMITATION OF LIABILITY

- 9.1 OneAssist shall not be liable for any incidental, consequential, exemplary, special or indirect damages (including, but not limited to, loss of profits, revenues, data and/or use). OneAssist disclaims all implied warranties of merchantability, fitness for a particular purpose, and non-infringement. OneAssist's total liability under the Terms and/or the relevant Plan Terms shall not exceed the Plan Fee.
- 9.2 In case of a claim under the add-on group insurance benefit provided with the Plan(s), OneAssist's role in discharging its obligations hereunder shall be that of a mere facilitator, and OneAssist is not and shall not be liable to the Customer for any claim, loss, damage, or compensation caused in relation to or arising from or in connection with the group insurance policy.

10. INDEMNITY

- 10.1 The Customer hereby agrees to defend, indemnify and hold OneAssist and its officers, directors, employees and subcontractors harmless from any and all losses, damages, liabilities, verdicts, settlements, judgments, costs, and expenses (including reasonable attorneys' fees) incurred by OneAssist or its officers or employees arising out of:
- (a) any wrongful act or omission of the Customer in relation to the usage of the Plan(s);
 - (b) any willful misconduct, gross negligence or fraud by the Customer;

- (c) any failure of the Customer to comply with the applicable law;
- (d) any breach of the representations, warranties, obligations and covenants of the Customer or a default of the Customer's obligations; and
- (e) any third party claims arising out of the Customer's use of the Plan(s).

10.2 This indemnity will survive the termination of the Terms and/or the Plan Terms and is in addition to and not in substitution of the other remedies and rights that OneAssist may have, either at law in the Terms and/or the Plan Terms

11. NOTICES

11.1 Any notice required under the Terms and/or the relevant Plan Terms must be in writing and must be either (a) delivered in person, (b) sent by first class registered mail, or air mail, as appropriate, or (c) sent by overnight courier, in each case properly posted and fully prepaid to the appropriate address set forth herein.

OneAssist Consumer Solutions Pvt Ltd
P O Box No. 7417, J B Nagar Post Office J B Nagar,
Andheri (E), Mumbai – 400059

12. MISCELLANEOUS

12.1 The Terms will inure to the benefit of the legal successors of OneAssist. Other than as stated above, no assignment of the Terms is possible.

12.2 OneAssist will not incur any liability to the other party on account of any loss or damage resulting from any delay or failure to perform all or any part of these Terms if such delay or failure is caused, in whole or in part, by events, occurrences, or causes beyond the control and without negligence of the parties. Such events, occurrences, or causes will include, without limitation, acts of God, bandhs, riots, acts of war, natural disaster, fire and explosions, or any other events reasonably beyond the control of either party.

12.3 OneAssist reserves the right to amend the Terms and/or the Plan Terms and/or the features or pricing of the Plans. Upon such amendment such terms will become applicable immediately and will be intimated to the Customer in due course. If the Customer does not accept the amendment of the Terms and/or the Plan Terms, he shall have the right to terminate Terms and the Plan Terms with appropriate notice as may be specified in Clause 6. The alteration of the Terms and/or the Plan Terms shall be deemed accepted where the Customer continues to use the service one (1) month after the amendment has taken effect.

12.4 The Terms along with the relevant Plan Terms constitutes the entire agreement between the parties with respect and in relation to the Plan (including any modification or amendment thereto) subscribed or availed of by the Customer and supersedes all previous communications, representations, understandings and agreements, either oral or written.

12.5 The Agreement shall be governed by the laws of the Republic of India.

12.6 All disputes arising in connection with the Terms and/or the respective Plan Term(s) shall be finally settled by arbitration pursuant to the rules of the Arbitration and Conciliation Act, 1996, by one arbitrator

appointed in accordance with the said Rules. The seat of arbitration shall be Mumbai. The language of the arbitration proceedings shall be English. The decision of the arbitrator shall be final and binding on the parties.

WALLETASSIST (SERVICE DESCRIPTION AND TERMS & CONDITIONS)

Note: The terms contain herein are specific terms and conditions applicable to the specific product i.e. Wallet Assist, and are in addition to and not in derogation of the standard terms and conditions.

Features	Proposition -1	Proposition -2	Proposition -3
WalletAssist			
One Number to Call and Block Cards	Yes	Yes	Yes
Fraud Protection – Pre Reporting up to 30 days (including Offline, Online & ATM Fraud Transactions)	Upto INR 50000	Upto INR 75,000	Upto INR 100,000
Post-reporting Cover: Complete protection	Yes	Yes	Yes
Emergency Hotel Bill Settlement- Repayable to OneAssist within 28 Days	Yes- Upto INR 20K in India	Yes- Upto INR 40K in India	Yes- Upto INR 80K in India
Emergency Ticketing- Repayable to OneAssist within 28 Days	Yes- Upto INR 20K in India	Yes- Upto INR 40K in India	Yes- Upto INR 80K in India
Free Pan Card Replacement	Yes	Yes	Yes
DocuSafe: upto 1GB of FREE space	Yes	Yes	Yes
Plan validity for 1 year	Yes	Yes	Yes

1. Definitions

The definitions as set out herein are in addition to the definitions as set out in the general Terms.

“**Cards**” means the Customer’s credit and debit cards.

“**Group Insurance Policy**” means the group insurance policy issued by the Insurer to OneAssist, for the benefit of the beneficiaries, all being the customers of OneAssist.

“**Issuer**” means the issuer(s) of the Cards.

“**RTO**” means Road Transport Office in the relevant district/state in India.

2. Plan Features

A. One Call to Block Cards

- i. The Customer must provide and promptly update all his Card details with OneAssist.

- ii. In the event of theft or loss of wallet, the Customer has to immediately call OneAssist to report the loss of the wallet. In order to give a request to block any Card, the Customer should have registered the Cards with OneAssist prior to placing the request for blocking. In the event that customer 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), OneAssist will assist the Customer by conferencing the Customer on the telephone call with the Issuer in order for the Customer to provide such PIN/TIN for authentication purposes.
- iii. In case the Customer has not shared the details of a particular Card with OneAssist and requests the same to be blocked, OneAssist shall attempt to block the same Card with the help of other details provided by the Customer on a best effort basis.
- iv. The Customer must follow the Issuer's instructions and meet all terms and conditions of the Issuer when using the Cards. OneAssist will not facilitate payment of any claim where the Issuer informs OneAssist of the Customer non-compliance or breach of the Issuer's terms. The decision of the Issuer in this regard will be final.
- v. The Customer hereby consents to OneAssist acting on its behalf and to do all such acts necessary in the performance of its obligations as set out herein vis-a-vis the Issuer.

B. Fraud Protection

- i. The Customer shall, immediately upon any loss or fraudulent use of the Card(s), report the same to OneAssist by calling the OneAssist.
- ii. The Customer undertakes to act in a bona fide manner and shall not, in connivance with any third party, attempt to fraudulently benefit from this or any other Plan.
- iii. Claims will be governed by the Insurer's/Issuer's terms and conditions, as applicable.
- iv. The pre-reporting and post-reporting cover is provided on a case to case basis whereby OneAssist will ascertain or determine the eligibility of the Customer's claim on the basis of self-declaration by the Customers and the circumstantial facts surrounding each situation.
- v. The pre-reporting cover is provided for fraudulent transactions on lost Cards up to 30 days prior to the reporting. The pre-reporting cover for fraud must be reported by the Customer to OneAssist by calling OneAssist within 24 hrs of discovering the loss/fraud.
- vi. It is mandatory that for pre-reporting and post reporting cover, the Customer should have actually lost the Card and reported it to be lost to OneAssist.
- vii. OneAssist reserves the right to determine the actual time of the call, on the basis of the call records available with OneAssist in order to ascertain the cover.
- viii. The Insurer is fully responsible to ensure that the pre-reporting claim payment is made in the name of the insured member of the group, i.e. the Customer, even if the cheque is sent to the OneAssist for administrative convenience. OneAssist's responsibility will be restricted to assisting the Customer in the registration and in the follow up of the claim.
- ix. The exclusions for the pre-reporting and post-reporting cover are as per the Lost Card Liability Insurance Policy Details as mentioned on www.oneassist.in.

C. Emergency Travel Assistance

- i. The customer is eligible for emergency travel assistance services only when the customer has reported the loss of cards to OneAssist and requested for blocking them while travelling out of his registered city of residence.
- ii. The emergency travel assistance services shall be made available to the Customer at the sole discretion of OneAssist and subject to the Customer consenting to OneAssist making such enquiries as may be deemed necessary in the sole discretion of OneAssist, in order to assess the claim or the benefit sought to be availed of by the Customer.
- iii. If the Customer is in India or abroad at the time of loss of the Card, OneAssist shall, at its discretion facilitate through its Service Partners, payments to the Customer's hotel in order to cover the Customer's hotel bill.
- iv. OneAssist shall facilitate through its Service Partner, at its sole discretion, payment in India towards ticketing arrangements (in the event the Customer is abroad/in India) on behalf of the Customer in order to make alternate travel arrangements to return to the travel destination nearest the Customer's home. This facility shall be made available in the event the Customer's travel tickets have been lost or stolen at the same time as the loss of the Cards.
- v. Any advance made to or on behalf of the Customer, including the emergency ticketing and emergency hotel bill payment hereunder shall be interest free and repayable within twenty eight (28) days from the date of the advance being provided. In the event of the advance not being repaid / reimbursed within the stipulated time, OneAssist shall be at liberty to take such action as may be deemed necessary, in the sole discretion of OneAssist, to recover the advance which shall be to the cost of the Customer and shall constitute a debt payable by the Customer to OneAssist.
- vi. The Customer shall sign such documents acknowledging receipt of the advance, at the time such advance is made by OneAssist or through any of its Service Partners.

D. Free Replacement Services

- i. This replacement service is only available to the Customer when the Customer's wallet is lost/stolen and the same has been reported to OneAssist. The replacement service under any other circumstance will be upon the sole discretion of OneAssist.
- ii. The Customer has to report the loss of the PAN Card to OneAssist. The Customer also needs to provide OneAssist with the PAN Card number & all the documents required by the PAN card issuing authorities
- iii. All costs for getting the duplicate PAN issued as it was last or originally issued (without any changes) would be borne by OneAssist.

E. DocuSafe

- i. The Customer shall not store any data that is illegal, infringes copyright or any such document that is not proprietary to the Customer and/ or possession of which is in contravention of any applicable law.
- ii. The Customer shall preserve and secure the password and other privacy settings of the DocuSafe facility.

- iii. Upon the membership of the Customer being terminated, the Customer's data in the DocuSafe would be purged after giving 30 days prior notice to the Customer to transfer or delete the data from the DocuSafe. Once the membership expires, the data in the DocuSafe will be deleted.
- iv. OneAssist shall, to the best of its ability, ensure the confidentiality of the data stored by the Customer in the DocuSafe and maintain reasonable security practices and procedures as required under applicable law.
- v. OneAssist shall act in accordance with the privacy policy (as amended from time to time) which is available for viewing/download, on OneAssist's website. The terms of such privacy policy shall be deemed to be incorporated herein by reference.
- vi. OneAssist shall make reasonable efforts to ensure that the DocuSafe feature is available for access at all times.

Disclaimer: RBL Bank Limited is merely displaying services/ offers provided by third party(ies) and RBL Bank is not rendering any of these services/ offers. RBL Bank is neither endorsing third party(ies)/ services nor responsible for quality of the services offered/ products by third party(ies). RBL Bank will not bear any obligation or liability if a customer avails such services of third party(ies). All service related queries/ complaints will be addressed to the respective third party(ies) only. The customer is free to avail such services from any other sources/ platforms.