

### **Terms & Conditions for online gateway**

Only policy renewal/revival premium payment is accepted through the online mode. Outstanding premium amount to be paid that appears on the webpage is calculated along with Goods & Service Tax(GST) & Swachh Bharat Cess. The online renewal payment facility will not be accepted if the amount being paid by customer is exceeding or lower than the premium amount. Part payment facility is not available in the online payment option.

Premium payment is allowed till the revival period from the premium due date. However the grace period offered is 30 / 31 days basis the product features. Please read your policy document for details.

For Automatic Premium Loan the interest is calculated till the next policy anniversary date, However, in case of excess amount will be refunded or it will be adjusted in next premium due.

Kindly note that in case the renewal premium is submitted by Online payment the applicable NAV is decided based on the day, date and time the intimation is received by the Tata AIA Life Insurance Co. Ltd. (hereinafter referred to as TALIC). If intimation is received on a Saturday, Sunday, Public Holiday or after 3:00 pm on a working day, NAV for the next working day will be applicable.

Online Premium payment is completely dependent on the performance of the service provider & TALIC does not guarantee their server uptime and transaction success as entire co-ordination is with the service provider & bank. Our Web site is on a secured SSL mode with 128 bit encryption. However, in case of double debit, necessary correction will be made by charging back the additional amount received by TALIC.

Premium payment online is to be made by the policy holder and not by any third party on behalf of the policyholder. TALIC is not responsible if the policy holder discloses his/her personal details of the credit card or bank account for premium payment to a third party as it is a precaution to be maintained at policyholder's end.

Policyholder shall be responsible for correctness of the information provided to TALIC for use of the online payment gateway. TALIC would not accept any liability for consequence arising if incorrect information is provided by the policyholder. The policyholder is also responsible for the accuracy and authenticity of the instructions provided to TALIC.

Policyholder shall indemnify and keep indemnified TALIC including its officers, employees and agents against any loss which TALIC may incur, sustain, suffer or likely to suffer in connection with TALIC or affiliate's execution of the policyholder's instructions and against all actions, claim, demands, proceedings, losses, damages, costs, charges and expenses as a consequence or by reason of providing a service through online payment gateway for any action taken or omitted to be taken by TALIC or affiliate, its officers, employees or agents on the instruction of the policyholder.

TALIC may at its sole discretion suspend or terminate the online payment gateway facility at any time for any reason. The policyholder shall be responsible

for any transactions made through the online payment gateway until time for such termination.

These terms & conditions and/or operations in the accounts of the policyholder shall be governed by laws of India. Any dispute that may arise between the parties shall be brought in the courts within the jurisdiction of Mumbai.

Transaction acknowledgement receipt number appearing on the page after a successful transmission of the amount from the policyholders account to an intermittent service provider account is to be noted and presented as reference for any discrepancy. Policy holder should ensure that there are sufficient funds in the destination account to avoid transaction decline. Delay at Service Provider's end in reconciliation with credit card institutions or banks can lead to prolongation of amount crediting to TALIC account. This will impact the amount reflecting in policy account at TALIC.

Online premium payment is a facility offered by TALIC on its website for policy holder to have a convenience in paying through their credit card or bank account via a secured path. The facility is only for renewal/ revival of a policy from the premium due date with an outstanding amount.

All taxes, duties, surcharge, cesses or levies, (including but not limited to Good & Service Tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder.

For any further assistance, please feel free to contact us at Our Helpline Number 1-860-266-9966 (local charges apply). • SMS "SERVICE" to 58888 to hear from us within 1 business day).

Please contact our Insurance Advisor or visit Tata AIA Life's nearest branch office or write to us at [customercare@tataaia.com](mailto:customercare@tataaia.com). Visit us at :[www.tatataia.com](http://www.tatataia.com).

This site is best viewed in 1024x768 monitor resolution.

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These products are underwritten by Tata AIA Life Insurance Co. Ltd.

Registered with [Insurance Regulatory & Development Authority](#) (IRDA of India) under the following CIN:U66010MH2000PLC128403

Address and Registration Number:**Tata AIA Life Insurance Company Ltd.**(Regn. No.:110)

Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA).

Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS:** IRDA of India clarifies to public that: IRDA of India or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDA of India does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.