

**PLEASE READ ALL INSTRUCTIONS BEFORE SIGNING THE FORM**

- Kindly fill all details in BLOCK LETTERS only
- TO BE FILLED BY PROPOSER/CARD HOLDER ONLY.
- The instructions of the Proposer/Policyholder/Cardholder are valid till the Company receives instructions to the contrary in writing
- The signature of the Credit Card holder in the Form should be as it appears on the Credit Card.
- Please do not share your Card CVV number with our advisor/personnel
- The company reserves the right to withdraw the said Facility without assigning any reason whatsoever
- In case the transaction is declined the Policyholder is liable to pay the outstanding premium by cash/Cheque to keep the Policy in force

**Instruction for Payment of**     **Initial Premium**     **Renewal Premium**     **Both**

**PROPOSER/POLICYHOLDER DETAILS**

Name of Proposer / Policyholder \_\_\_\_\_  
 \_\_\_\_\_

Residence Tel No. \_\_\_\_\_  
 (STD Code)                      (Telephone Number)

Mobile No. \_\_\_\_\_

Office Tel No. \_\_\_\_\_

E-mail ID \_\_\_\_\_

**PROPOSAL/POLICY DETAILS**

Proposal/ Policy Number \_\_\_\_\_

Premium Frequency     Monthly     Quarterly     Half Yearly     Annual

Premium Amount (Rs) \_\_\_\_\_

**CREDIT CARD DETAILS**

Name of Cardholder \_\_\_\_\_

Relationship to Policyholder     Self     Spouse     Parent     Other

Credit Card No. \_\_\_\_\_                      Card Expiry Date \_\_\_\_\_ / \_\_\_\_\_

Card Type     VISA     MASTERCARD     AMERICAN EXPRESS     DINERS

Card Issuing Bank Name \_\_\_\_\_

**DECLARATION**

**I hereby declare that the particulars given on this form are correct and complete. I understand and agree that:**

1. That the premium payment in respect of my Life Insurance policy with Aviva Life Insurance Company India Limited ("Company") will be charged to the credit card account nominated by me as above at the interval agreed by me in the proposal form for life insurance. In the event of a change in premium the amount that will be debited will be the premium as applicable which may be different from the premium paid by me till date. I agree and accept that no fresh authorisation will be required and taken.
2. I understand and agree that the risk under the insurance plan and policy will be assumed by the Company only after my credit card account is debited with the amount of the premium and not earlier. I understand and agree that non receipt in case of the first premium payable under the policy shall result in the policy becoming void, whereas in respect of subsequent premiums shall result in lapsation of the Policy, such lapsation being governed by the terms and conditions of the policy.
3. That the Premium Payment notice will not be sent to policyholder/cardholder as the amount will be debited to the card account
4. To inform the company in writing, if the nominated credit card is cancelled, substituted or not renewed and to make alternate arrangements to pay premium to the Company on or before the due date to keep the policy in force.
5. To unconditionally honour and pay without contest the premium amount when the cardholder is billed for the same by the aforementioned issuing bank.

**I hereby declare that I understand and agree to terms and conditions stated above & overleaf**

Signature of Cardholder \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Policyholder \_\_\_\_\_ Place \_\_\_\_\_

# TERMS AND CONDITIONS

## INSTRUCTIONS

- Please ensure that the Form is complete and correct in all respects and details
- The signature of the Credit Card holder in the Form should be as it appears on the Credit Card.

## TERMS AND CONDITIONS

This Standing Instruction based Premium Payment Facility ('Facility') is being offered by Aviva Life Insurance Company India ('Company') in association with the BillDesk Bill Presentation and Payment Services of IndiaIdeas.com Limited ('Service') and subject to the following terms and conditions

1. These terms and conditions form an unconditional agreement between the Proposer /Policyholder /Credit Card holder and the Company and/or the Service. By exercising the option to avail the facilities, the Proposer /Policyholder acknowledges having understood and accepted these terms and conditions.
2. By opting for the elected facility/facilities, the Proposer /Policyholder /Credit Card holder elects to make the payment of the initial premium /renewal premiums to the Company by debit to the Credit Card account nominated by the Proposer /Policyholder, at the interval indicated in the proposal form for the life insurance policy. In the event of a change in premium, the amount that will be debited will be the premium as applicable which may be different from the premium paid by the policyholder till date. The Proposer /Policyholder /Credit Card holder agrees and accept that no fresh authorization will be required and taken.
3. On the Proposer/Policyholder/Credit Card holder electing the option/mode to pay the renewal premiums, the same, unless revoked and/or modified by him/her subsequently by a 30 days prior written notice to the Company shall be valid and binding on the Proposer /Policyholder. The Proposer /Policyholder agrees that he/she shall remain liable for all the instructions and transactions that have been submitted by him/her or processed under his/her account prior to the date of Proposer /Policyholder obtaining Company's acknowledgment to the said Notice.
4. The Company may in its sole discretion offer/decline/discontinue this Facility to any Proposer /Policyholder/ Credit Card holder without assigning any reason thereof. The Company would be entitled, at its sole discretion, to seek offline written or other confirmation from the Proposer /Policyholder on renewal premium payments as it may in its discretion deem fit.
5. The records of the Company and/or the Service, on the renewal premium payments, maintained through computer systems or otherwise, shall be accepted as conclusive and binding for all purposes and shall be conclusive proof of the genuineness and accuracy of the same and binding for all purposes and can be used as evidence in any proceedings.
6. The Proposer/Policyholder/ Credit Card holder acknowledges that he/she is eligible to avail the facilities and agrees to provide true, accurate, correct and complete information as required by the Company and to keep the same updated and current at all times.
7. The Proposer/Policyholder/ Credit Card holder agrees to inform the Company in writing, if the nominated credit card is cancelled, substituted or not renewed and to make alternate arrangements to pay premium to the Company on or before the due date to keep the policy in force. The Proposer /Policyholder further undertakes to submit fresh copies of the front side of the new credit card in case of credit card subscription renewal
8. The Proposer /Policyholder/ Credit Card holder agrees that the facilities will be available to him/her, subject to and upon receipt of confirmation by the Company and/or the Service from the Proposer's /Policyholders' bank of the details furnished by him/her in this application.
9. The Proposer/Policyholder/Credit Card holder agrees that it shall solely be his/her responsibility to schedule his/her renewal premium payments in a manner that the Company receives the renewal premiums within the due dates as specified in the relevant Policy Contract(s) and that in the event of a late payment he/she shall be liable for the late payment charges and other consequences as may be enforced by the Company.
10. The Proposer/Policyholder/Credit Card holder further agrees that the Company and/or the Service will not be responsible or liable if it is unable to effect any of his/her payment instructions owing to (a) incomplete, inaccurate, invalid or delayed submission of details by Proposer /Policyholder (b)insufficient funds to cover Proposer /Policyholder's transactions (c) encumbrance or charge on Proposer's /Policyholder's account or (d)events beyond the control of the Company and/or the Service
11. The Proposer/Policyholder/Credit Card holder agrees that the Company and/or the Service may from time to time make alterations, additions or deletions to these terms and conditions and that these shall be binding upon Proposer /Policyholder/Credit Card holder and take effect from such date as may be intimated by the Company and/or the service. The Proposer /Policyholder/Credit Card holder further agrees that he/she shall be deemed to have agreed, accepted and be bound by such altered terms and conditions.
12. The Proposer/Policyholder/Credit Card holder expressly understands and agrees that he/she assumes total responsibility and risk for his/her access and use of the facilities.
13. The Proposer/Policyholder/Credit Card holder expressly understands and unconditionally agrees that he/she will not hold the Company and/or the Service liable for any direct, indirect, punitive, incidental, special or consequential damages whatsoever, including but not limited to damages or losses resulting from (a) the use or performance or inability to use or non-performance of the facilities (b) the provision of failure to provide the facilities (c) the unauthorized access to or alteration of the transmission or data (d) such transactions that are carried out on the Proposer /Policyholder's instructions in good faith (e) any loss or damage incurred or suffered by the Proposer /Policyholder due to any defect, error, failure or interruption in the provision of the facilities or (f) any other matter related to the facilities.
14. The Proposer/Policyholder/Credit Card holder agrees that in event he/she is dissatisfied with any portion of the facilities or with any of the terms and conditions or alterations thereto, his/her sole and exclusive remedy is to discontinue the use of the facilities.
15. The Proposer/Policyholder/Credit Card holder agrees that the laws of India shall govern this Agreement and in case of a dispute the matter will be settled as per the provisions of The Arbitration and Conciliation Act, 1996 and within the exclusive jurisdiction of the courts of New Delhi.
16. The Proposer/Policyholder/Credit Card holder agrees that he/she shall not use the facilities for any purpose that is unlawful or prohibited by these terms and conditions.
17. Notwithstanding what is mentioned herein above, it is understood that the Company is extending such facilities to make it convenient for and facilitate the Proposer /Policyholder to pay the initial /renewal premiums and it is further acknowledged that the onus and liability to make such payments within the due dates specified in the relevant Policy Contract(s) vests solely and absolutely with the Proposer /Policyholder.
18. The Proposer/Policyholder /Credit Card holder agrees to unconditionally honour and pay without contest the premium amount as and when billed for the same by the relevant issuing bank.
19. The liability of the Policyholder/Proposer/Credit Card Holder signing the mandate form will include any loss/consequential loss to Aviva due to incorrect card details provided on the Credit Card Authorization form.