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The information contained in these pages is not intended to provide professional advice. Persons accessing these pages should obtain appropriate professional advice when necessary Payments through other electronic modes for value added services.

We do not store any information related to your Net banking. In case we do not receive an authorization from the respective bank or the transaction gets interrupted due to any reason, the transaction will be treated as failed and no order will be processed for that transaction.

In this case, if any amount has been deducted from your account, the same will be credited back. ~~The liability for use of net banking fraudulently will be on you and~~ the onus to 'prove otherwise' shall be exclusively on you.

### **Fraudulent /Declined Transactions**

Our payment partner's (being the Payment Gateways and facilitators and Banks) and our fraud detection team constantly monitors your account in order to avoid fraudulent accounts and transactions. We reserve the right to initiate legal proceedings against such persons for fraudulent use of our Product and any other unlawful acts or omissions in breach of these terms and conditions. In the event of detection of any fraudulent or declined transaction, prior to initiation of legal actions, we reserve the right to immediately delete such user account(s) and dishonor all past and pending orders without any liability. For the purpose of this clause, we shall owe no liability for any refunds.

### **You Agree and Confirm**

- That you shall use the services provided by us, for lawful purposes only and shall comply with all applicable laws and regulations while using the Product and transacting on the Product.
- You shall provide authentic and true information in all instances where such information is requested of you. We reserve the right to confirm and validate the information and other details provided by you at any point of time. If upon confirmation your details are found to be false (wholly or partly), we have the right and the sole discretion to reject the registration and debar you from using the services of our Product and / or other affiliated products without prior intimation whatsoever.
- That you shall access the services available on this Product and transact at your sole risk and shall use your best and prudent judgment before entering into any transaction through this Product. You agree and confirm that you shall not use our Product for any of the following purposes:
  - Disseminating any unlawful, harassing, libelous, abusive, threatening, harmful, vulgar, obscene, or otherwise objectionable material.
  - Transmitting material that encourages conduct that constitutes a criminal offence, results in civil liability or otherwise breaches any relevant laws, regulations or code of practice.
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  - Interfering with any other person's use or enjoyment of the product/website.
  - Breaching any applicable laws, rules or regulations.
  - Interfering or disrupting networks or web sites connected to the product/website.
  - Making, transmitting or storing electronic copies of materials protected by copyright without the permission of the copyright owner.
  - Collecting or storing any personally identifiable information from the website / product or services from other users of the website / product or services without their express permission.
  - Impersonating or misrepresenting your affiliation with any person or entity.
  - Violating any applicable law or regulation.
  - Encouraging or enabling any other individual to do any of the foregoing.

### **Website Session Control**

Also there is an internal session manager that ensures that even if you are not around your browser for more than 20 minutes it asks for a login once you are back.

## **Internet Scanners and Intrusion Detection System**

The system maintains a database of attack signatures which is continuously updated and against which it will scan all incoming traffic to detect any malicious activity or hacking attempts into the site. In the event of a possible attack, it will terminate that session, log the attack details and also alert the administrator.

## **Cookies and Third Party Advertising**

This website uses Google Ad Words remarketing service to advertise on Google and other third party websites, to previous visitors of our site, who have done any activity on our site, like search for a Health Insurance Policy. This could be in the form of an advertisement in the Google search result page, or a site in the Google Display Network. Third-party vendors, including Google, use cookies to serve ads based on someone's past visits to the CBL insurance website. Please note that any data collected will be used in accordance with our own privacy policy and Google's privacy policy. You can set preferences for how Google advertises to you using the Google Ad Preferences page, and if you want to, you can opt out of other third party Ad Networks by visiting Network Advertising Initiative opt-out page

## **LINK TO THIRD PARTY**

CBL may provide Users links to third party services ("Third Party Services"). User agrees to use the Services at its sole risk and that CBL shall not have any liability to Users for the content that may be found to be offensive, indecent, or objectionable. User understands that certain Services may display, include or make available content, data, information, applications or materials from third parties ("Third Party Materials") or provide links to certain third-party websites. By using the Third Party Services, you acknowledge and agree that CBL is not responsible for examining or evaluating the content, accuracy, completeness, timeliness, validity, copyright compliance, legality, decency, quality or any other aspect of such Third Party Materials or websites.

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These Terms shall be construed in accord with the applicable laws of India. The Courts at Mumbai shall have exclusive jurisdiction in any proceedings arising out of these Terms.

In the event of any dispute or difference either in interpretation or otherwise, of any terms of these Terms of Use, the same shall be referred to an independent arbitrator who will be appointed by CBL and such Arbitrator's decision shall be final and binding on you. The above arbitration shall be in accordance with the Arbitration and Conciliation Act, 1996 as amended time to time. The arbitration shall be conducted in English language and shall be held in Mumbai.

## **Reviews, Feedback, Submissions**

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We reserve the right (but not the obligation) to monitor and edit or remove any Comments submitted to our Product. You grant us the right to use the name that you submit in connection with any Comments. You undertake not to use a false email address, impersonate any person or entity, or otherwise mislead as to the origin of any Comments you submit. You are and shall remain solely responsible for the content of any Comments that you make and you agree to indemnify us and our affiliates for all claims resulting from any Comments you submit. We and our affiliates take no responsibility and assume no liability for any Comments submitted by you or any third party.

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- (iv) violate the restrictions in any robot exclusion headers on this Site or bypass or circumvent other measures employed to prevent or limit access to this Site;
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the liability of CBL and/or Its Affiliates will in no event exceed, in the aggregate, the greater of the service fees you paid to CBL in connection with such transaction(s) on this Site. The limitation of liability reflects the allocation of risk between the parties. The limitations specified in this section will survive and apply even if any limited remedy specified in these terms is found to have failed of its essential purpose. The limitations of liability provided in these terms inure to the benefit of CBL, Its affiliates, and/or their respective service providers.

### **Information we collect and that you provide**

Our analytic tools may also capture anonymous information such as your demographic and geographic information, with a view to assist us in improving customer experience. We use this information to evaluate traffic patterns on our site, so that we can make it more useful to our visitors. The information we learn from you helps us personalize and continually improve your experience at our Product. We do not voluntarily make this information available to third parties, nor do we use it for any other purpose, except as set out herein.

Set out below are the types of information we gather:

**Information You Give Us:** We receive and store any information you enter on our Product or give us in any other way, including but not limited to Name, profile picture, email id, telephone number, mobile number, course details, grade etc. You can choose not to provide certain information, but in such event you may not be able to take advantage of many of our features. We use the information that you provide for such purposes as responding to your requests, customizing future shopping for you, improving our product, and communicating with you. Customer needs to fill all the mandatory information for placing an order with us. We may, as required or permitted by law or in the course of performing our regulatory responsibilities, provide personally identifiable information, such as your name and address, or any other information that you provide, without your permission to persons or organizations that request this information. CBL has the right to share limited details regarding the subscriber with each other as per the requirement.

**Automatic Information:** We receive and store certain types of information whenever you interact with us. For example, like many products, we use "cookies," and we obtain certain types of information when your Web browser accesses our product or advertisements and other content served by or on behalf of CBL on other products.

### **E-mail/ SMS and Voice Communications:**

All customers who register on our site agree, acknowledge and accept as per the terms and conditions and that even if they are registered under NDNC, DND (Do Not Disturb), by accepting the terms, you authorize CBL, to call and assist you and/or SMS/E-Mail the customers by virtue of them having voluntarily registered in [www.centrumbroking.com](http://www.centrumbroking.com). (Electronic and SMS communications) CBL will not be responsible for any NDNC (National Do Not Call) Registry regulation that will come into play.

### **Security**

We have in place appropriate technical and security measures to prevent unauthorized or unlawful access to or accidental loss of or destruction or damage to your information. When we collect data through our product, we collect your personal details on a secured server. The payment details are entered on the Payment Gateway's or Bank's page on a secured SSL. The data is transferred between Bank and gateways in an encrypted manner.

CBL utilizes various information security measures, secured data transmission and other security techniques to protect your personal data. However, please keep in mind that transmitting information via the internet is never completely secure and thus any information submitted may be intercepted, collected, used or disclosed by others. As per our stringent security procedures we disclose your personal information to you only after

validating your proof of identity. You are responsible for protecting against unauthorized access to your password and to your computer.

We are not responsible for the security or confidentiality of communications you send to us through the internet over email messages.

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Notwithstanding any other provisions of this TnC, or any general legal principles to the contrary, any provision of this TnC that imposes or contemplates continuing obligations on a party will survive the expiration or termination of this TnC.

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