



## Vernacular Declaration

**DECLARATION\* IN CASE THIS CREDIT CARD AUTHORISATION FORM IS FILLED BY A PERSON OTHER THAN THE POLICYHOLDER OR SIGNED IN VERNACULAR LANGUAGE:**

**Declaration by Policyholder:**

I hereby declare that the contents in the form have been fully explained to me and I declare that whatever is stated hereinabove has been recorded as per the information provided by me.

Thumb Impression/Signature of the Policyholder 0

**Declaration by person filling the form:**

I have explained the contents of this form to the Policyholder in \_\_\_\_\_ language and I have correctly recorded the answer provided to me. I further declare that the Policyholder has signed/affixed his/her thumb impression in my presence.

Declarant's Name: 

First Name	Middle Name	Last Name

Declarant's Address : 

City	State	Pin Code

Date of Birth: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Declarant's Signature:

Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Place: \_\_\_\_\_

\*\*The person giving this declaration can be any person other than Introducing Advisor or MOA or MOM.\*\*

**TERMS AND CONDITIONS:**

The Auto Premium payment facility ('facility') by debit to Credit Card is offered by Bharti AXA Life Insurance Company Ltd., ('the Company') under arrangement with the Bill Desk Statement Presentation and Payment Service of Indialdeas.com Limited ('the Service') and is subject to the following terms and conditions:

1. These terms and conditions form an unconditional agreement between the Policyholder/Credit Cardholder and the Company and/or the Service. By exercising the option to avail the facilities, the Policyholder/Credit Cardholder acknowledges having understood and accepted these terms and conditions.
2. By opting for the elected facility, the Policyholder/Credit Cardholder elects to make the payment of renewal premiums to the Company by debit to Credit Card account nominated by the Policyholder, at the interval indicated in the proposal form for Life Insurance/Policy Service Request form. 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 Policyholder/Credit Cardholder agrees and accepts that no fresh authorisation will be required and taken.
3. By opting for the elected facility, the Policyholder elects to make the payment of renewal premiums to the Company from the nominated Credit Card account through the Service or any other payment utility site that the Company may tie up with from time to time.
4. On the Policyholder 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 Policyholder. The 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 Policyholder obtaining Company's acknowledgement to the said notice.
5. The Company would be entitled, at its sole discretion, to seek offline written or other confirmation from the Policyholder/Credit Cardholder on renewal premium payments as it may in its discretion deem fit.
6. The records of the Company and/or the Service, on the renewal premium payments, maintained through computer systems or otherwise, shall be accepted conclusive proof of the genuineness and accuracy of the same and binding for all purposes and can be used as evidence in any proceedings.
7. The Policyholder agrees to inform the Company, in writing, if the nominated Credit Card account is cancelled, substituted or not renewed and to make alternate arrangement to pay premium to the Company on or before the due date to keep the Policy/ies in force. The Policyholder further agrees/undertakes to submit fresh copies of the front side of the new Credit Card in case of Credit Card subscription renewal.
8. The Policyholder 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 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. The Policyholder further agrees that the Premium Payment Notice will not be sent as the amount will be debited to the account.
9. The Policyholder expressly understands and agrees that if two (2) successive payments/instructions in case of monthly premium payment mode or any one (1) payment/instruction in case of quarterly/half-yearly/yearly premium payment mode, are not received/honoured, the Company reserves the right to automatically cancel/withdraw the facilities forthwith without notice.
10. The Policyholder 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 Policyholder, (b) insufficient credit limit to cover Policyholder's transactions, or (c) events beyond the control of the Company and/or the Service.
11. The Policyholder/Credit Cardholder 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 Policyholder/Credit Cardholder and take effect from such date as may be intimated by the Company and/or the Service. The Policyholder/Credit Cardholder further agrees that he/she shall be deemed to have agreed, accepted and be bound by such altered terms and conditions. The Policyholder/Credit Cardholder also agrees that all taxes (service tax & cess) levied from time to time by the government will be recovered in addition to the premium amount.
12. The Policyholder agrees that in the 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.
13. The Policyholder agrees that he/she shall not use the facilities for any purpose that is unlawful or prohibited by these terms and conditions.
14. Notwithstanding what is mentioned hereinabove, it is understood that the Company is extending such facilities to make it convenient for and facilitate the Policyholder to pay the renewal premiums and it is further acknowledged that the onus and the liability to make such payments within the due dates vests solely and absolutely with the Policyholder.
15. The instructions are valid till the Company receives instructions to the contrary in writing.
16. In case of facilities obtained by the Policyholder authorising payment via Credit Card, the Policyholder shall be liable to pay the full amount billed by the Credit Card issuer towards payments made to the Company, notwithstanding that the record of the charges/payment transaction will neither bear the Cardholder's signature nor the imprint of the Cardholder's card.
17. The Policyholder/Credit Cardholder agrees to unconditionally honour and pay without contest, the premium amount as and when billed for the same.
18. In case of ULIP policies, payments made on a non-working day or a holiday, NAV (Net Asset Value) applied would be of the next working day.



**jeevan suraksha ka  
naya nazariya**

**Bharti AXA Life Insurance Company Ltd.**

Regd. Office: Unit 601 & 602, 6<sup>th</sup> Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai - 400 063. Regn. No.: 130. Comp-Oct-2010-1116

**1800-102-4444** **SMS SERVICE to 56677** We will be in touch within 24 hours to address your query **www.bharti-axalife.com**