

## Legal Disclaimer Notice

The following terms have to be agreed by you before you start using the TRANSACTION PIN facility extended by SBI Life Insurance Company Limited ('Company'). If you do not agree to any terms or conditions mentioned below, please do not use the TRANSACTION PIN facility, Use of the TRANSACTION PIN facility in any manner (including receiving the TRANSACTION PIN though no transaction would have been made using the TRANSACTION PIN or any changed TRANSACTION PIN) makes the following terms & conditions binding on you irrevocably.

1. You shall, immediately upon receipt of the TRANSACTION PIN number, change the number with a 6-digit number of your choice. The company shall not have any liability of whatsoever nature for any use or misuse arising out of the unchanged TRANSACTION PIN;
2. At all times after you receive the TRANSACTION PIN and including after you change the same, you shall keep the TRANSACTION PIN confidential and not disclose or reveal it to any other person. Neither the Company nor any employee or agent of the Company will ask for your TRANSACTION PIN and even if asked, you shall not reveal it;
3. You shall be solely responsible for the consequences arising out of the disclosure of your TRANSACTION PIN including any unauthorized use of the same and shall be liable for any liability or obligation or increased liability that you may incur on account of unauthorized use of the TRANSACTION PIN;
4. All transaction done using the TRANSACTION PIN shall be deemed authorized by you. For the said purpose, it shall be immaterial whether the confidentiality of the TRANSACTION PIN is compromised at any time.
5. In the event you suspect that the confidentiality of the TRANSACTION PIN is compromised, you should send a written communication obtain acknowledgement to the Company about the same and the Company may issue you a new TRANSACTION PIN. Upon such new TRANSACTION PIN being received by you, the same conditions as mentioned herein shall apply to such fresh TRANSACTION PIN. Company shall have no liability for usage of the compromised TRANSACTION PIN until a written communication from you highlighting your suspicion reaches the Company and the Company records the fact; until then you shall be fully responsible for all transaction done using your TRANSACTION PIN;
6. While sending the written communication as mentioned in clause 5 above or clause 7 below, your TRANSACTION PIN should not be revealed. If such revelation is made, the Company is not liable for any security or confidentiality compromise occasioned due to the same and the Company may also, either temporarily or permanently disable your TRANSACTION PIN facility;
7. If you forget the TRANSACTION PIN, you should make an application in writing for a fresh TRANSACTION PIN whereupon Company may issue you a fresh TRANSACTION PIN, upon such new TRANSACTION PIN being received by you, the same conditions as mentioned herein shall apply to such fresh TRANSACTION PIN.

8. You specifically agree that the Company shall have no liability of whatsoever nature (either direct or indirect) due to your use or non-use of the TRANSACTION PIN or the replacement TRANSACTION PIN or misuse of the TRANSACTION PIN or the replacement TRANSACTION PIN and that you agree to be fully responsible and liable for all matters arising out of and consequent to the use or non-use of the TRANSACTION PIN or the replacement TRANSACTION PIN or misuse of the TRANSACTION PIN or the replacement TRANSACTION PIN;
9. These terms and conditions are in addition to and without prejudice to any other terms and conditions regarding the usage of this Website. However, nothing contained herein shall in any way alter, amend or modify any insurance policy document already issued to you or to be issued to you;
10. These terms and conditions are binding on you and wherever applicable, on your successors, executors, administrators, managers, beneficiaries, legal representatives and legal heirs also;
11. The Company may alter, amend or modify these terms at any time without notice and the same shall be binding upon you. The company may also withdraw the facility of TRANSACTION PIN at any time without notice and the Company shall have no liability of whatsoever nature in this connection;
12. Indian Law exclusively governs these terms and conditions and all matters related to the TRANSACTION PIN. All disputes shall be subject to the exclusive jurisdiction of the courts at Mumbai.

**Acknowledgement**

I acknowledge and agree that I have read and understood the Legal Disclaimer notice and I agree to be bound by them.

Signature:

Name: \_\_\_\_\_

Date: \_\_\_\_\_

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

