

1. Terms and Conditions

These terms and conditions apply to and regulate the operation of the Digital Life Certificate (DLC) generation offered by India Post Payments Bank (IPPB). Please read them carefully before you avail above mentioned services. When you read these Terms and Conditions bear in mind that "you", "your", "customer" and "remitter" mean the person availing and intend to avail above mentioned DLC services. The words "we", "our", "us", "The Bank" and "Bank" refer to India Post Payments Bank Limited and its successors and assigns. These terms and conditions shall be in addition to any other terms as stipulated by IPPB from time to time.

2. Definitions

Unless otherwise set out, the following terms will have the meaning as set out hereunder. Words denoting the singular include the plural and vice versa; words denoting the masculine gender include the feminine or neuter gender and vice versa; references to persons are to be construed as references to an individual, company or trust as the context requires and vice versa. Clause and other similar headings are for ease of reference and will not affect the interpretation of any provision herein. In this agreement, unless otherwise required:

- a. Words "IPPB", "the Bank", "Bank", refer to India Post Payments Bank Limited having its registered office at Post Office, Speed Post Centre Building, Market Road, New Delhi - 110 001, India.
- b. "NIC" refers to National Informatics Centre
- c. "DLC" or "Digital Life Certificate" or Jeevan Pramaan" is a biometric enabled Aadhaar-based Digital Life Certificate for pensioners. Jeevan Pramaan i.e. DLC is generated for individual pensioner using his/her Aadhaar number and Biometrics.
- d. "Pramaan Id" refers to unique id generated by NIC for the particular instance on successful DLC generation
- e. "Agent" refers to such persons (i.e. Grameen Dak Sevak, Post man etc.) as may be appointed by IPPB from time to time for the purposes of providing the Services to the Customers.
- f. "Channels" mean various customer service medium like Customer Care Centre or Internet banking or Mobile banking or kiosk banking or SMS banking or any of IPPB's branches or any other medium as approved by IPPB, used by IPPB.
- g. "Contact Centre" refers to Customer Care and Phone Banking Service provided by IPPB to the Customer.
- h. "Customer" refers to any person/ pensioners who availed or trying to avail the service of DLC from the bank or has expressed his irrevocable consent for the following terms and conditions.
- i. "Customer Access Points" refer to all the post offices that are IPPB branches, which include all Head Post Offices, Sub-Post Offices and Branch Post Offices (including Gram Dak Sevaks), and are equipped to provide banking services to customers
- j. "DoP" refers to Department of Posts and is the Partner of India Post Payments Bank.
- k. Words or expressions used in these terms and conditions, but not specifically defined herein shall have the respective meanings assigned to them in the regulations specified by UIDAI governing Aadhaar Act/ NIC providing platform for DLC generation/ IPPB Policies.
- l. "OTP" means One Time Password which will be sent to customers registered mobile and valid for that particular transaction/ service.

- m. "Outsourcing Policy" refers to the outsourcing policy of IPPB adopted in accordance with the guidelines and directions issued by the RBI from time to time.
- n. "Partner" refers to DOP/India Post which shall act as a partner entity to India Post Payments Bank;
- o. "Services" shall mean the services provided by IPPB in connection with the DLC generation and more particularly described in these Terms.
- p. "Website" refers to the website owned, established and maintained by IPPB at the URL www.ippbonline.com.
- q. "IPPB authorized Access Point's End User" means Banking correspondent (BC) DoP/ BC and their employees and contractual staff engaged in IPPB Business e.g. Postman/ Gramin Dak Sevak/ Postal Assistant etc.
- r. "Bank's Representative" refers IPPB authorized Access Point's End User.
- s. "Assisted mode" refers financial/ non-financial transaction/ DLC generation by Bank's representative on behalf of customer through assisted channels like Doorstep banking and DOP Counters.
- t. "GST" means any goods and services tax, including any tax of a similar nature that may replace it or be levied in addition to it, by whatever name called.
- u. "Terms and Conditions" mean these Terms and Conditions as amended or supplemented by the Bank.

3. Applicability of Terms

The Terms and Conditions contained herein form a contract between Customer and India Post Payments Bank Limited. You will be deemed to have unconditionally accepted these Terms and Conditions and any subsequent modifications/alterations/additions/deletions of these terms and conditions made from time to time and accepted the onus of ensuring compliance with the relevant RBI Regulations, Exchange Control regulations of Reserve Bank of India ("RBI"), as may be amended or replaced from time to time, UIDAI, NIC, Pension Department GOI, any other rules and regulations/Terms & Conditions/Laws framed by the Governing Bodies or the Government and all the rules and regulations framed there under, by availing or trying to avail DLC service and in the event of any failure to do so, the customer is liable for action under Bank's policy/ UIDAI/ GOI/ RBI's Regulations/Rule prescribed by the Government of India for such purpose.

These Terms and Conditions will be in addition to and not in derogation of the Terms and Conditions relating to IPPB account/ policies. Customer, while making use of any services/facilities relating to the DLC will at all times continue to be bound by the Terms and Conditions stipulated by India Post Payments Bank Limited from time to time for such services/facilities.

4. Operating DLC Generation

- a. Customer willing to generate DLC may avail the service at IPPB access points/ GDS
- b. This service may also be availed on door step with nominal charges
- c. Customer agrees and understand that charges collected for Digital Life Certificate (DLC) generation will not be reversed in any case, once it is generated successfully.
- d. Customer agrees and understand that IPPB is only facilitating DLC generation and will not be liable for release of pension.
- e. Customer agree to pay the charges/ service fee for availing DLC services & door step fees with applicable GST. Customer may visit bank's website for latest pricing structure.

- f. Customer agrees for arranging details like Aadhaar Number, mobile number, PPO number, Pension Account Number Bank details, Name of Pension Sanctioning Authority, Pension Disbursing Authority, etc. prior to availing the service.
- g. Customer agrees that detail provided during customer DLC generation process/ and other services of related are correct and bank will not be liable to any discrepancies from customer side.
- h. Customer agrees to the charges levied by bank, in case of refusal of charges by customer, he/ she will be denied of this service by bank representative(s)
- i. Customer agrees for receiving notifications such as OTP for DLC service, charges, other alerts and any other services offered by bank from time to time on the registered mobile number
- j. Customer/ Pensioner understand and agrees that NIC will send the Pramaan Id on the mobile number provided during the process.
- k. Customer understand that once praman-id is generated, customer can download the Digital Life Certificate and check the status of DLC by following the link <https://jeevanpramaan.gov.in/ppouser/login>.

5. Charges / Fees

Charges in connection with the operation of the DLC generation and the Services would be levied at the rates as prescribed on the Bank's website from time to time. Charges will be collected from customer upfront / as per the extant rules of the Bank.

6. Sharing of Information

The Customer undertakes and authorizes IPPB to exchange, share or part with all the information, data or documents relating to his/her application to Post Offices / Agencies / Statutory Bodies /Tax authorities / and/or any other agency authorized in this behalf by RBI or if required under local law, regulation or the extant internal policies of IPPB, to any data analytics service providers/ such other persons as IPPB may deem necessary or appropriate as may be required for use or processing of the said information / data by such person/s or furnishing of the processed information / data / products thereof to Post Offices / users registered with such persons / data analytics service providers and shall not hold IPPB liable for use of this information.

7. Outsourcing

The bank may outsource some of its services to a third-party professional agency/s in accordance with the guidelines stipulated by the RBI from time to time and its Outsourcing Policy.

8. Change of terms

Terms & conditions are liable to change due to change in any rules/ regulations from RBI/ GOI, any addition or deletion of facility/ product by the bank or any other reason which the bank may deem fit for amending the existing terms & conditions. The bank may change the terms & conditions from time to time at its own absolute discretion. Changes can be but may not be limited to addition of new terms & conditions, deletion of existing terms & conditions, modification to an existing terms & conditions. The bank may communicate the changes either by hosting on its website, or through any other available mode

of communication. The customer shall be responsible to keep himself updated on the terms & conditions by checking the banks websites regularly.

9. Indemnity

- a. The Customer hereby agrees that the Customer shall, at his/its own expense, indemnify, defend and hold harmless IPPB and its officers, directors, employees, representatives, attorneys, agents and third party service providers from and against any and all liability any other loss that may occur, arising from or relating to the operation or use of the service including any fraud or hacking (unless so mandated under the applicable laws) or the Services or breach, non-performance or inadequate performance by the Customer of any of these Terms or the acts, not-errors, representations, misrepresentations, fraudulent use or misuse of the facility or services, misconduct or negligence of the Customer in performance of its obligations.
- b. Under no circumstances shall IPPB be liable to the Customer for any indirect, incidental, consequential, special or exemplary damages in connection with the Account or the Services.
- c. IPPB shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suffered or incurred by the Customer howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.
- d. The Customer shall keep IPPB and its respective officers, directors, employees, representatives, attorneys, agents and the third party service providers indemnified at all times against, and save IPPB and its respective officers, directors, employees, representatives, attorneys, agents and third party service providers harmless against any and all liabilities, obligations, losses, damages, penalties, claims, actions, judgments, suits, costs, expenses (including legal costs on a solicitor and client basis) and disbursements incurred by any of them as a result of, or arising out of, or in any way related to, or by reason of, litigation or other proceeding relating to the Customer's Account/ information with IPPB or in enforcing IPPB's rights under or in connection with these Terms and conditions contained herein, or which may have arisen either directly or indirectly out of or in connection with IPPB performing its obligations hereunder or accepting instructions, including but not limited to, fax and other telecommunications or electronic instructions, and acting or failing to act thereon.
- e. The Customer shall solely be responsible for ensuring full compliance with all the applicable laws and regulations in any relevant jurisdiction in connection with the service with IPPB and shall indemnify and keep indemnified IPPB from all actions, proceedings claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by IPPB in connection with any failure to comply with any such applicable laws/regulations.
- f. The indemnities as aforesaid shall continue notwithstanding the termination of the Account/ service.

10. Governing Law

The laws of India shall govern these Terms. The Parties hereby agree that any legal action or proceedings arising out of the Terms shall be brought in the courts or tribunals at Delhi in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. IPPB may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms in any other court, tribunal or other appropriate forum, and the user hereby consents to that jurisdiction. Any provision of these Terms, which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent

of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

11. Disclosure

- a. The Customer hereby irrevocably authorizes IPPB to disclose, as and when IPPB is required to do so by applicable law or when IPPB regards such disclosure as necessary or expedient any information relating to the Customer, whatsoever held on the Customer's behalf to:-
 - i. The head office, affiliates or any other branches or subsidiaries of IPPB;
 - ii. his/her auditors, professional advisers and any other person(s) under a duty of confidentiality to the Bank;
 - iii. Vendors, installers, maintainers or servicers of IPPB's computer systems;
 - iv. Any authority or regulatory body having jurisdiction over IPPB, its head office or any other branch of IPPB or over any transactions effected by the customer.
 - v. Any party entitled to make such demand or request;
 - vi. Any person with whom IPPB contracts or proposes to contract with regard to the sale or transfer or sharing of any of its rights, obligations or risks under the Terms;
 - vii. any person (including any agent, contractor or third party service provider) with whom IPPB contracts or proposes to contract with regard to the provision of services in respect of the Customer's or in connection with the operation of IPPB's business;
 - viii. any person employed with, or engaged as an agent by, the Bank or its head office or affiliates, including any relationship officers for the purposes of or in connection with interactions with the Customers or providing services to the customers or the or processing transactions pertaining to the Customers' ; and
 - ix. to enable IPPB to centralize or outsource its data processing and other administrative operations) to IPPB's head office, its affiliates or third parties engaged by the Bank for any such services/operations.

12. Intellectual Property Rights

That the name, logo, design and other proprietary rights of IPPB is solely the property of the IPPB and in no case the customer shall use the same in any form or manner.

13. Waiver:

No failure or delay by IPPB in exercising any right, power or privilege stated in this terms and conditions shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies of IPPB as stated herein shall be cumulative and not exclusive of any rights or remedies provided by law.

14. Force Majeure

The bank shall not be liable if any service/ transaction fails, bank's services are disrupted or the bank is not able to perform/ underperforms any of its obligations as outlined under the Terms & Conditions by an event of 'Force Majeure' and in happening of such cases, the banks obligation

will remain suspended till such 'Force Majeure' condition remains. 'Force Majeure' event means events caused beyond the reasonable control of the bank which may include but may not be limited to acts of Gods, fire, flood, sabotage, virus attack on the system, earthquake, tsunami, unauthorized access/ hacking of banks assets, communication failure, riot etc.

15. Our Right to Decline or Delay Instructions

For security reasons, IPPB have the right to at any time without notice delay or not process any instruction that is not submitted by you in person.

16. Doorstep banking services – Terms and Conditions

The doorstep banking services by IPPB to the Customer from time to time are described below:

- a. Digital Life Certificate generation
- b. Any other facility as IPPB may offer to its Customers from time to time.
- c. "Service Request Number" refers to the unique transaction number provided to the Customer by IPPB at the time of providing the Instruction.
- d. "MicroATM" a point of sale device, capable to process online interoperable banking transactions.
- e. Application for the Services may be made by the Customer through IPPB's Customer Care Centre or Internet banking or Mobile banking or SMS banking or self-service Kiosk or Instructions given through IPPB branch banking or any other medium as approved by IPPB; Such Application shall be in such form and manner as stipulated by IPPB. IPPB shall be entitled at its sole discretion to accept or reject such Application(s) as may be submitted by the Customers.
- f. IPPB reserves the right to charge and recover from the Customer fees along with applicable taxes for availing the Services at any time as it may deem fit. Failure to pay the charges/fees (including applicable taxes) as may be stipulated by IPPB may result in denial and/or withdrawal of the Services without any liability to IPPB. IPPB reserves the right to revise charges and notify the same on the Website from time to time. Any amendments to the Terms and /or the fees shall be posted on www.ippbonline.com from time to time.

17. Breach

By accessing or using IPPB DLC service, the Customer hereby agrees not to:

- a. violate the terms and conditions contained herein;
- b. impersonate any person or entity, falsely claim or otherwise misrepresent the Customer's affiliation with any person or entity, or access the accounts of others without permission, forge another person's digital signature, biometric details, personal details, misrepresent the source, identity, or content of information transmitted via the IPPB DLC service, perform any other similar fraudulent activity or otherwise avail the services under the IPPB DLC service with potentially fraudulent funds;
- c. refuse to cooperate in an investigation or provide confirmation of the Customer's identity or any other information provided by the Customer to IPPB DLC service ;
- d. use any method to disrupt the services of IPPB.

18. Errors of Omission & Commission

The filling in of applicable data for DLC generation would require proper, accurate and complete details.

For instance, the customer is aware that:

- he/she would be required to fill/provide the correct details as desired by bank

In the event of any inaccuracy in this regard, the DLC may get generated with wrong details or request may fail

19. Amendments

IPPB reserves the right to change, modify, add or remove any term at any time after notifying on IPPB's website. The Customer agrees that in the event such changes are not agreeable to the Customer, the only remedy that the Customer shall not avail DLC service. In the event the Customer continues to use the service, the Customer shall be deemed to have agreed to such amendments.

20. Grievances

Any grievances of the customer related to the defect in product or deficiency in services offered by IPPB, it can be lodged by calling at Customer Grievance Redressal numbers available at our website www.ippbonline.com or by lodging the grievances at our website www.ippbonline.com, which shall be redressed within stipulated timelines as specified by RBI.

21. Disclaimer:

The Bank, when acting in good faith, shall be absolved of any liability in case:

- a. The Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of the Bank.
- b. There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the Facility which are beyond the control of the Bank.
- c. There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, mechanical breakdown, power disruption, etc
- d. There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that the Bank makes no warranty as to the quality of the service provided by any such provider.

The Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of the Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and the Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, the

Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.

The Bank will not be responsible if OTP is not generated/forwarded on the mobile handset/ mobile number of the customer.

Disclaimer on the Information Technology Act 2000: The Bank has adopted the mode of authentication of the transaction by means of OTP and/ or through verification of password or through any other mode of verification as may be stipulated at the discretion of the Bank. The user hereby agrees/ consents for the mode of verification adopted by the Bank. The user agrees that the transactions carried out or put through by the aforesaid mode shall be valid, binding and enforceable against the User and shall not be entitled to raise any dispute questioning the transactions.