

### Terms and Conditions for “Meet the cricketer” Contest

The following terms and conditions (“T&Cs”/ “Terms and Conditions”) shall be applicable to “Meet the Cricketer” contest conducted by HDFC Standard Life Insurance Company Ltd. (HDFC Life) relating to promotion of “Memories for Life” which shall function in a manner as follows:

The T&Cs shall be in two parts (a) Basic T&Cs for the Contest; and (b) Specific T&Cs for each Contest.

#### “Basic T&Cs”:

Following are the terms that shall be applicable to the Activity:

1. The Activity is open only to Indian citizens.
2. The Individuals participating must be adults having attained the age of eighteen (18) years to participate in the Activity as on the date of the Activity. (All persons fulfilling conditions mentioned in section 1 & 2 shall be hereinafter referred to as “Participants”)
3. The Activity terms and conditions shall be mentioned on “Memories for Life” website [http://\\_\\_\\_\\_\\_](http://_____) (“Website”). The Participants agree that by participating in the Activity, the Participants shall be bound by the terms and conditions provided at the Website.
4. The Participants shall be required to provide basic personal information about them including but not limited to Participants name, mobile number and email address in order to register and participate in the Activity. The information provided by the Participants may be used by HDFC Life for internal purposes and to send in the future to the Participants promotional information.
5. Participants entering the Activity may submit any number of Entries so long as such Entries meet HDFC Life’s criteria as specified in these T&Cs even if not chosen as the final winners of the Activity and any Participant may at HDFC Life’s sole discretion be declared a winner of the Activity.
6. The announcement about the Winners shall be as per the T&Cs of the Activity and at the sole discretion of HDFC Life.
7. HDFC Life shall inform the Winners via email or phone number provided by the Participants at the time of entering the Activity. The participants give their express consent that they allow HDFC Life to call on the mobile number provided by them, irrespective of it being registered under Do Not Disturb list of TRAI.
8. HDFC Life may require Winners to provide valid photo identity documents including but not limited to passport and Aadhar Card prior to allowing them to meet the Cricketer. HDFC Life may or may not announce the Winners via the Website.
9. The Participant can be selected only once in this Activity. Any subsequent selections of the Participant (if declared) will be automatically void.
10. Participants should ensure the accuracy of the information provided by them at the time of entering the Activity.
11. HDFC Life shall make a maximum of 2 (two) attempts, each attempt being within 1 (one) hour of each other, to contact the Winners via the email id/phone number provided by the Participants. HDFC Life shall not be held liable if despite HDFC Life’s best efforts, in the event the provided mobile numbers/email Id is unreachable/not replied due to the following reasons including but not limited to: 1) the attempts to contact the Participant goes unanswered/ unreplied. 2) Email ID or phone number provided by the Participant is incorrect. 2) Email ID belongs to a person other than the Participant 3) Mobile number answered but individual answering refuses to acknowledge HDFC Life, the Activity and/or any relation thereto. 4) Any other reason the Email ID or any other contact details provided by which Participant cannot be contacted.
12. Participants shall not post any profanity or abusive comments on the Website’s Activity page/ Channel’s website/or in any other place or manner. In the event of any such profanity or abusive

comments posted on foregoing pages, such Participants shall be disqualified forthwith and HDFC Life reserves its rights, in addition to removing such post, to take a legal action against such participant and/or user.

13. By participating in the Activity, each Participant agrees to follow these Terms and Conditions and is deemed bound by any decisions made by HDFC Life in its sole discretion, including any interpretations of the Terms and Conditions.
14. HDFC Life including its divisions, affiliates and subsidiaries, and their respective agents and representatives, employees shall not be responsible for any loss of Entries for any reason whatsoever including, due to any technical problems for Entries received after the deadline as a consequence of computer service delays, interruptions, electronic failures or overloads, or for lost, misdirected or misplaced Entries. The Entries are void if unreadable, inaccurate, incomplete, damaged, tampered with, falsified, mechanically reproduced, not in prescribed format, irregular in any way or otherwise not in compliance with these Terms and Conditions.
15. HDFC Life reserves its right to select and declare or not to declare the Winners in the event no Participant has submitted correct answers. Decision of HDFC LIFE in this regard is final and no correspondence in this regard will be entertained.
16. Mere participation/ submitting of Entries in the Activity do not entitle the Participants to win in the Activity.
17. The selection of the Winners, pursuant to verification, and in accordance with these Terms and Conditions.
18. 26. HDFC Life may refuse to select the Participant(s) in the event of his/her fraud, dishonesty or non-entitlement to participate in the Activity under these Terms and Conditions.
19. The selection is not transferable or assignable. Only the Winners and no other person or agent, may claim the prize.
20. In case the Winners is / are found to be in violation of any and all rules of the Activity, HDFC Life reserves the right to initiate legal proceedings against such person(s) including but not limited to cancellation of the selection of the participant to Meet the Cricketer.
21. HDFC Life has the right to amend (add, delete or modify) the Terms and Condition governing the Activity, prospectively or retrospectively, at its discretion and without prior notice.
22. HDFC Life reserves the right to disqualify any participant if it has reasonable grounds to believe that the Participant has breached any of these Terms and Conditions.
23. HDFC Life is not responsible for any errors or omissions in the terms and conditions contained herein. All information provided in the Activity is provided "As is" without warranty of any kind. HDFC Life makes no representations and disclaims all express, implied, and statutory warranties of any kind to the Participant and/or any third party including, without limitation, warranties as to accuracy, timelines, completeness, merchantability or fitness for any particular purpose.
24. Under no circumstance shall HDFC Life and/or their directors, employees, officers, affiliates or subsidiaries, be liable to the Participant and/or any third party for any lost profits or lost opportunity, indirect, special, consequential, incidental, or punitive damages whatsoever. The Participant specifically agrees not to file in person/through any family member and/or any third party any applications, criminal and/or civil proceedings in any courts or forum in India against HDFC Life their directors, employees, officers, affiliates or subsidiaries to claim any damages or relief in connection with the Activity.
25. By entering into the Activity, the Winners/Participants waive all copyrights including but not limited to Intellectual Property Rights (IPR) and moral rights, rights of publicity and any related rights and consents to HDFC Life's right to use the pictures uploaded by the Participant(s) the captioned posted for the Activity , picture, tape or portray him/her as a Activity Winners, and to exhibit this material in any and all media now existing or hereinafter created, including without limitation

television, film, radio and print media, without any compensation whatsoever for advertising and publicity purposes, except where prohibited by law. The Winners also consent to HDFC Life's right to use his/her name, voice or picture, or the content of his/her Activity Entry (collectively, the "Publicity Rights"). HDFC Life can allow to its agencies to exercise/exploit the Publicity Rights in conjunction with HDFC Life. HDFC Life shall also be free to use any ideas, concepts, know-how or techniques contained in the entries received for the Activity for any purpose. The Participants waive their rights to claim any intellectual property over such ideas, concepts, know-how or techniques contained in the entries received for the Activity.

26. HDFC Life does not make any commitment, express or implied, to respond to any feedback, suggestion and, or, queries of the Participants or furnish any reason or explanation for inclusion and, or, exclusion of any particular submission of the Entry of a Participant at any stage of the Activity.
27. Non-conformance by any Participant and /or Winners of the Activity will result in immediate disqualification of the Participant from participation or winning as the case maybe.
28. HDFC Life reserves the right to withdraw or discontinue and/or terminate the Activity at any stage without prior notice and without any liability whatsoever to the Participants.
29. The decisions of HDFC Life and its representatives shall be final and binding on all aspects of the Activity.
30. Your participation in the Activity by posting the Entries will be deemed as an acceptance of the above stated Terms and Conditions.
31. By providing their personal information to HDFC Life, Participants consent that such information will only be used for and by HDFC Life for its internal purposes and to send Participants promotional information in the future..
32. HDFC Life shall not be responsible for any lost, late or misdirected computer transmission or network, electronic failures of any kind or any failure to receive entries owing to transmission failures or due to any technical reasons.
33. HDFC Life shall deal with any Data/information including sensitive personal information, if any, that it receives from the Activity or otherwise in the following manner: a). Company may also disclose Data/information including sensitive personal information, if any, to governmental agencies and regulators (e.g., tax authorities), social organizations (e.g., the social security administration), human resources benefits providers (e.g., health insurers), external advisors (e.g., lawyers, accountants, and auditors), courts and other tribunals, and government authorities, to the extent required or permitted by applicable legal obligations. b).The term 'Data/information' including sensitive personal information, if any, shall mean and include the name and contact information (home address, telephone and fax numbers and email address), valid identity proof such as passport number, driver's license number, permanent account number (PAN), or other details pertaining to the identity of the Participants. c) To share it with its third party vendors for contacting the Participants for any promotional activity that HDFC Life desires carry out.
34. Participants confirm that the pictures uploaded by them or any part thereof do not infringe upon the statutory rights, common law rights, intellectual property rights including copyrights in literary, dramatic, musical or motion picture rights, patent rights or the trademark or trade names of any person, firm, corporation, association or entity whatsoever. Neither the Pictures nor any part thereof violate the statutory rights of, or the right of privacy, or constitute a libel or slander against any person, firm, corporation, association or entity whatsoever, or violate any other rights not herein specifically enumerated. No pictures or any part thereof shall be defamatory or contribute contempt of court or breach of contract, or breach of any provision of statute, nor hurt the sentiments of religious groups. In the event of any infringement and/or any unlawful usage of any information including pictures provided by the Participants, HDFC Life shall not be held liable on

any account whatsoever. If, however, HDFC Life incurs any loss due to a claim on account of such infringement and/ or any unlawful usage of any information including the pictures, the Participant agrees to make good such loss to HDFC Life.

35. The Participant agrees to indemnify and keep indemnified HDFC Life at all times, for any breach of any of the terms and conditions mentioned herein or any other terms and conditions agreed by the Participant in relation to this "Memories for Life".
36. The Activity is void where prohibited by law. All relevant national and local laws apply. Individuals residing in such states shall not be eligible to participate in the Activity.
37. The Activity shall be governed by and construed in accordance with the applicable laws in India. All matters with respect to the Activity are subject to the jurisdiction of the Courts at Mumbai only.
38. The participants agree that any travel costs incurred by them for the Activity shall be solely borne by the Winner and HDFC Life shall neither incur nor reimburse any such cost..