

## Terms & Conditions

The Federal Bank Ltd. ("Bank" or "Federal Bank") may at its sole discretion provide complementary services through third party entities in wellness / insurance / reward points, to its customers who have opened and are maintaining savings bank account with the Bank under the product variant 'Stellar Savings Account', subject to the terms and conditions hereunder ("Terms"). The Customer shall be bound by these Terms while availing/using the said services.

### Definitions

- "Customer/s" for the purpose of this offer shall mean the primary holder of Stellar Savings Account.
- "Eligibility criteria" shall refer to specific requirements to be complied with by the Customer which are necessary for opening/maintaining a Stellar Savings Account.
- "Insurance Company" shall mean the entity responsible for providing the insurance coverage.

### Insurance

1. The Bank may at its own discretion change the Insurance Company from time to time. However, the Bank will ensure that the insurance coverage is made available for all eligible Customers as per the Terms of the Stellar Savings Account eligibility criteria, irrespective of the change in the Insurance Company.
2. Customers in the age group of 18 – 65 years will only be eligible to get the insurance coverage.
3. The insurance coverage (all coverage including hospital cash) will commence within 60 days from the date of Stellar Savings Account activation/Scheme conversion. Account Activation indicates the date on which the account was activated for transactions.
4. The insurance coverage is only available for the primary holder of the Stellar Savings Account with Stellar debit card issued and activated.
5. Insurance coverage will be automatically renewed every year if the Customer meets the Stellar savings account eligibility criteria at the relevant point of time.
6. For claiming Accidental Death coverage, the following conditions should be fulfilled:
  1. For a claim of Base Cover of Rs. 3,00,000/- the Customer must do at least one successful ATM / POS / e-commerce transaction within 50 days prior to the date of loss using the stellar debit card.
  2. For a claim of Accelerated Cover up to Rs. 7,00,000/- -For every successful additional POS / e-commerce transaction carried out using the Stellar Debit Card, within 365 days prior to the date of loss, the sum insured increases by Rs. 50,000/- per transaction subject to a maximum of Rs. 7,00,000/-. The total sum insured under the Base Cover and Accelerated Cover shall in no case exceed an amount of Rs. 10,00,000/-.
7. To facilitate the activation of coverage, Bank will share the essential details of the primary holder, including the Name, Customer ID, and Address, with the Insurance Company.
8. The Customer specifically acknowledges that Federal Bank will not be liable in any manner whatsoever by virtue of any insurance coverage provided, and that the Insurance Company will be solely liable for processing and settling the claims, in case of a death of a Customer and shall not hold the Federal Bank responsible for any matter arising out of or in connection with such

Insurance coverage, whether for or in respect of any deficiency or defect in such Insurance coverage, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out by the Customer directly with the Insurance Company without any reference to the Bank.

9. The Customer further acknowledges that the insurance coverage so provided will be available to the Customer only as per the Terms and Conditions of the relevant insurance policy in force, with his/her Stellar Savings Account maintained in good standing. On the Stellar Savings Account being closed or converted to regular savings account, temporarily or permanently for whatever reason, the benefit of such insurance coverage shall automatically, and ipso facto cease to be available from such date of cessation of Stellar Savings Account. Further the Customer also agrees that even during continuation of his/her account, the Federal Bank may at any time suspend, withdraw, or cancel the benefit of such insurance coverage without any notice to the Customer, and there will not be any binding obligation on the Federal Bank to continue this benefit.
10. Insurance Company is subject to change and the insurance coverage is subject to the terms and conditions of the relevant policy in force.
11. All disputes arising out of or in connection with these features/terms and conditions shall be subject to the exclusive jurisdiction of the Courts in Ernakulam, Kerala.
12. The insurance coverage is limited to one card per customer irrespective of the number of Stellar Savings Accounts opened with Federal Bank.
13. Waiting Period Applicable for claiming Hospital Cash (To be calculated from the date of activation of the Insurance coverage)– Illness Only:
  1. General: 30 Days
  2. Specific Illness & Procedure: 24 Months
  3. Pre-existing Diseases: 48 Months
14. The Federal Bank holds the sole discretion to change or withdraw this feature from the Stellar Savings Account at any given point in time.
15. Police and defense personnel's accounts that are covered under the scheme are on off-duty cover basis only. Any claim arising because of on-duty accidents will not be payable.
  
16. Claims documents to be submitted for Hospital Cash
  1. Claim Form
  2. Account Details
  3. Discharge Summary
  4. Any other document relevant to the claim as per the nature of Illness.
  5. Hospital Records
  6. KYC documents of primary holder
  
17. Claims documents to be submitted for Accidental Death
  1. Medical Practitioner's Report
  2. Medico Legal Certificate
  3. Death certificate
  4. Postmortem if conducted/FSL (Forensic science laboratory) report – To check for drug abuse/intoxication.
  5. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable.

18. Claims documents to be submitted for Permanent Disablement

1. Medical Practitioner's Report
2. Medico Legal Certificate
3. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury.
4. Disability certificate from a government certified Medical Practitioner/Government Hospital confirming the extent and nature of disability.
5. Discharge summary from the Hospital Medical reports, case histories, investigation reports, treatment papers as applicable.
6. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement.
7. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable.

19. The following risk / perils have been explicitly excluded under the Insurance coverage :

1. Injury caused by surgery.
2. Nuclear energy risk
3. Professional activities of military personnel
4. Offshore activities
5. Accidental Death or Permanent Disablement due to pregnancy or childbirth
6. Insect / mosquito bite
7. Terrorism due to nuclear / chemical / biological risk
8. Adventure sports
9. Epidemic / Pandemic
10. War

**Claim Procedure for Insurance**

**HDFC Master Policy Number: 2999206157586002000**

1. Claims shall be intimated to HDFC ERGO( Current Insurance Company ) through any available mode- Website; call to HDFC ERGO (Mobile/Portal) app, e-mail, Call to their call center.
2. Once the claim is registered, a Claim Number will be provided. Customers are required to mention the claim number in the subject line of all further corresponding mails to avoid confusion and for faster claim resolution.
3. Kindly note that claim will be processed within 1 week from the date of receiving all the required documents at the insurance company's (HDFC ERGO) end.

<p><b>Contact Details of HDFC ERGO:</b> Email ID: healthclaims@hdfcergo.com <b>Claim Intimation Customer Service No.</b> 022 - 62346234 / 0120 – 62346234. <b>Claim Intimation Timelines:</b> Within 60 days from the date of occurrence of the event.</p>
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**Particulars to be provided to HDFC ERGO for Claim notification:**

1. **Policy Number**
2. **Name of the Insured Person(s) named in the Policy schedule/Certificate availing treatment (if applicable)**
3. **Nature of disease/illness/injury (if applicable)**
4. **Name and address of the attending Medical Practitioner/Hospital (if applicable)**
5. **First Information Report and Final Police report, wherever is necessary.**

**Wellness Coverage**

1. The wellness coverage will only be available for the primary holder of the Stellar Savings Account.
2. The wellness coverage will only be available to primary holders aged 18 and above.
3. This is a one-time feature offered by Federal Bank through a service provider and the cost for renewal if required is to be borne by the Customer.
4. The wellness coverage is limited to the features as mentioned in the communication for wellness coverage activation and any other cost for additional features from the service provider concerned is to be borne by the customer.
5. The wellness coverage is limited to one per customer irrespective of the number of Stellar Savings Accounts opened with Federal Bank.
6. The wellness coverage provider offering the wellness plan can be subject to change and the cover is subject to the terms and conditions of the policy in force.
7. The customer will receive the details of the wellness coverage and the link for downloading the health app within 45 days of Stellar Savings Account activation via registered SMS/Email.
8. In case of any disputes or queries, the customer can raise/clarify the same through the health app's contact support.
9. The Federal Bank holds the discretion to withdraw this feature from Stellar Savings Account or modify the features of the coverage at any point in time without notice to the Customer.
10. For activating the Wellness coverage, Bank will be sharing the details of the primary holder, including the Name, Customer ID, Account Number, Mobile Number, Email ID, Address and Nominee Details with the service provider concerned.

**Milestone Rewards**

1. The Milestone Rewards will be as follows:
  1. Customer must remit a sum of Rs. 10,000 to the Stellar Savings Account, within 30 days of account opening to get 100 Reward Points.
  2. Customer must complete their 1<sup>ST</sup> Bill Payment through FedMobile, within 60 days of account opening to get 100 Reward Points.
  3. Customer must open a Recurring Deposit for 1 year, with a minimum monthly instalment of Rs. 2,000 through FedMobile, within 90 days of account opening to get 100 Reward Points.
  4. Customer must spend an amount of Rs. 50,000 by way of e-commerce/POS transaction on their Stellar debit card, within 180 days of account opening to earn a gift voucher.
  5. Customer must spend an amount of Rs. 2,000 on their Stellar debit card during their Birthday month, within a year of activation of the Stellar Savings Account, to earn a gift voucher.

2. Milestone rewards will be available for the primary holder only.
3. Milestone rewards will not be available for customers upgrading from any of the existing schemes.
4. The Milestones must be completed within the stipulated time for timely credit of the reward points.
5. The Milestone Reward points will be credited within one month of the stipulated period of completion of the milestone.
6. The Milestone Rewards related to the debit cards (covered under points 4 & 5) will be applicable on the Stellar Debit Card only.
7. The I Bank holds the sole discretion to withdraw this feature from Stellar Savings Account or modify the categories.

### **Accelerated Reward Points**

1. The Accelerated Reward Points will be applicable for only those segments as specified by the Bank from time to time.
2. The maximum cap for the Accelerated Reward Points in a month will be 1000 reward points.
3. The maximum cap will be subject to change from time to time.
4. The accelerated reward points related to the debit card will be applicable on the Stellar Debit Card only.
5. The Bank holds the discretion to withdraw this feature from Stellar Savings Account or modify the segments/categories for which accelerated reward points would be available.