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NIPPON LIFF

## Terms & Conditions

NIPPON LIFE INSURANCE

## For ULIP Products, if request is received : 2.

Page 2 of 2

## 2.1 Before 3.00 pm, NAV of date of application shall be applicable. 2.2 After 3.00 pm, NAV of next working day shall be applicable.

- The Contract shall conclude upon payment of the surrender money and the same shall be treated as valid discharge for Company (RNLIC) 3
- RNLIC shall not pay any money against surrender, partial withdrawal, refund of excess money or loan amount in the form of cash. 4
- 5 Goods & Service tax at prevalent rates will be applicable on surrender charges.
- If the electronic credit is not affected, delayed or credited to wrong account due to incorrect or incomplete information provided, RNLIC shall not be held liable now or in future for such 6 losses
- In the event the credit is not affected by your banker for any reason, RNLIC reserves the right to make payment through cheque/DD. 7
- 8 All the above requisitions shall be processed as per the terms & conditions as mentioned in the policy contract and will be binding.
- In case of submission of cancelled cheque leaf from NRE A/c, Payment may be credited through Cheques. 9
- 10 In case of Assigned policies, Policy Holder who owns the title & interest of the policy will eligible to apply for the termination of the contract.
- Please note that w.e.f 01.10.2014, as per Section 194DA under Finance (No.2) Act, 2014, 1% TDS on receipt of PAN or 20% TDS on non receipt of PAN is applicable if the sum payable in 11. financial year Rs 1,00,000 and above which is not falling under Section 10(10D) of the Income Tax Act . As per section 195 of the Income Tax Act, 1961, TDS would be withheld on the policy payouts been made to NRI client. Please consult your tax advisor

## I/we understand & agree to all the above terms & conditions as referred above.

I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information, I/We would not hold RNLIC or any of its associates/agents responsible. Further, I agree to keep RNLIC indemnified against any loss caused to them due to any incorrect information provided above. I/We further undertake to refund any excess amount whether demanded by RNLIC or not, which has been credited in excess to my account at any time due to any reason.

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Signature of the Policyholder	Date	D	D	M	Y	Y	Y	Y
FOR BRANCH USE ONLY (Please Tick Off)								
Customer personally visited the branch Check, any loan taken from the policy (Only for Traditional Plans) (Yes/No)					0.0		[	
Self attested customer identity proof verified with original and stamped as original seen and verified				Name	3 & 2		î CCE	
Personalised cancelled cheque leaf or non personalised cheque leaf – Bank statement (with transactions preceding 3 mor	nths) Bank auth	orisatio	on 📃					
Surrender Charges informed to the Customer – From Life Asia (For Surrender of ULIP Policies) Signature Proof Attached	l		E	ranch	n Sta	mp 8	Date	а
Given Account No matches with Account No in the attached Cancelled Cheque/Bank Statement						·		
📄 Request Time Stamp Affixed 📃 Check, if Policy is assigned or Not (Yes/No) 🗌 If customer is non residential Indian: Tax i	residency certifi	cate	Forn	ו 🗌 ו	OF			
original Policy Document <b>Tear Here</b> · · · · · · · · · · · · · · · · · · ·								
Customer Acknowledgement								
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Surrender Charges(Including Goods & Service tax as applicable)								c
Surrender Value (Indicative):								
Please note that w.e.f 01.10.2014, as per Section 194DA under Finance (No.2) Act, 2014, 1% TDS on receipt of PAN or 20% TDS on non re year is Rs 1,00,000 and above which is not falling under Section 10(10D) of the Income Tax Act As per section 195 of the Income Tax Act made to NRI client. Please consult your tax advisor. In case of pension plans surrender amount upto1/3rd can be withdrawn and remu from Reliance Nippon Life Insurance Co. Ltd. Pls refer policy terms and conditions. In order to select an appropriate annuity option for policy, we request you to submit the duly signed and filled annuity form (you can obtain the same from your nearest RNLIC branch) along	, 1961, TDS would aining amount n the balance 2/3 g with copies of y	d be w nust be rd of th your lat	ithheld e applie ne Matu test, sel	on the d to pu rity Be f-attest	policy urchas nefit o ed KY	payou e ann f your C proc	uts bee uity plo pensio ofs.	en 🖁
Reliance Nippon Life Insurance Company Limited. IRDAI Registration No: 121. Registered Office: H Block, 1st Floor, Dhirubhai Ambani For more information or any grievance, 1. Call us between 9am to 6pm, Monday to Saturday on our Toll Free Number 1800 102 1010 or 2. mlife.customerservice@relianceada.com. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippo Life Insurance Company Limited under license.	Visit us at www	relianc	enippor	nlife.co	m or 3	. Emai	il us at	

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