

**Updation / Addition / Deletion in General Terms and Conditions (UK Territory)**

| S. No. | Title                        | Existing Stipulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Updation / Addition / Deletion Proposed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| 1      | Point 1 : Meaning of Words   | <p>• Cut-off Time means the UK time within which a transaction or a request should be made by you in order to be processed on the same Business Day. Cut-off Time depends on the “cut-off” time for the particular method of making or receiving payments. “Cut-off” time also depends on the currency in which the payment is to be made or received for example “cut-off” time for making a Sterling payment is 3.00pm and for Euro it is 12.00 pm. Instructions for payment in US Dollar can be given up to 4.00 pm. Also “cut off” time is different for each of our branches. You may contact your Account maintaining branch for information on the Cut-off Time specific to your branch;</p> | <p>1.7 Cut-off Time means the UK time within which a transaction or a request should be made by you in order to be processed on the same Business Day. Cut-off Time depends on the “cut-off” time for the particular method of making or receiving payments. “Cut-off” time also depends on the currency in which the payment is to be made or received for example “cut-off” time remittance to India in INR is 2.00pm, “cut- off” time for making a Sterling payment is 3.00pm and for Euro it is 12.00pm. Instructions for payment in US Dollar can be given up to 4.00pm. Also “cut off” time is different for each of our branches. You may contact your Account maintaining branch for information on the Cut-off Time specific to your branch.</p>                    |
| 2      | Point 1 : Meaning of Words   | <p>• “we”, “us” and “our” means Bank of Baroda in the United Kingdom, further details about us are set out in condition 25 below;</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>1.21 “We”, “us” and “our” means Bank of Baroda in the United Kingdom, further details about us are set out in condition no. [28] Below.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 3      | Point 1 : Meaning of Words   | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>1.24 Card’ means a debit card issued by Bank of Baroda for use on the account.</p> <p>1.25 ‘PIN’ means Personal Identification Number. (For access to cash machines)</p> <p>1.26 ‘Transaction’ in these conditions means both making payments and getting cash.</p> <p>1.27 The singular includes the plural and vice versa. One gender includes the other genders.</p>                                                                                                                                                                                                                                                                                                                                                                                                   |
| 4      | Point 2 : Opening an Account | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>2.3. We draw your attention to our Data Protection Policy (Privacy Policy) on our Website, which can be accessed at <a href="https://www.bankofbarodauk.com/data-protection/">https://www.bankofbarodauk.com/data-protection/</a> or a copy made available to you on request when you fill out the Application Form. It deals with the information we collect about you, how we deal with that information and how your information may be shared with others.</p>                                                                                                                                                                                                                                                                                                        |
| 5      | Point 2 : Opening an Account | <p>2.2 We require the following documents in order to open an Account:</p> <p>(a) Current valid passport; or armed forces identity card; or full UK photo driving licence; and</p> <p>(b) Address validation will need to be provided through a current utility bill (gas / electricity / water / telephone) or current bank statements, these documents must not be more than three months old. If you are unable to meet these requirements, we may be able to accept other identification documents, Please contact any of our branches to ascertain what other documents might be acceptable.</p>                                                                                               | <p>2.4. When you open an account with us, we will need to carry out paper-based and/or electronic checks on you in order to obtain sufficient proof of your identity and address to enable us to satisfy our legal obligations and protect you, the public and us against fraud and misuse of the banking system. Please note that in some instances we may need to ask you to send in further information or documents or ask you to visit your local Branch. Where paper-based documents are requested or provided they must be either originals or certified copies. If you are unable to meet these requirements, we may be able to accept other identification documents, please contact any of our branches to ascertain what other documents might be acceptable.</p> |
| 6      | Point 2 : Opening an Account | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>2.8. We may from time to time write to you for updating the information we hold about you and for new and/ or additional identification. We may not allow you or restrict transactions in your Account or to provide additional services until we receive such information.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 7      | Point 3 : Joint Accounts     | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>3.3. If you ask us to remove a person (or persons) from a joint account, we may require authority from all Account holders before doing so. The person/persons removed from the Account will continue to be liable for all the obligations and liability in relation to the Account for the period before the date of termination as the joint account holder.</p>                                                                                                                                                                                                                                                                                                                                                                                                        |

| S. No. | Title                                                                                                           | Existing Stipulation                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Updation / Addition / Deletion Proposed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| 8      | Point 3 : Joint Accounts                                                                                        | We will send the Account statements to the first named Account holder. If any other joint Account holder requires a statement please contact us and we will provide a statement free of charge. Please also refer to condition 4.4 below for more details about statements.                                                                                                                                                                                                       | 3.7. We will send the account statements and information's to the address of the first named person only in our records only (unless there is a legal reason we have to write to you both or all of the account holders). Please also refer to condition no. 4-4 [4.6] below for more details about statements.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 9      | Point 3 : Joint Accounts                                                                                        | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 3.8. You can change this by asking us to contact a specific person or if you live at separate addresses, you can ask us to send statements or other messages (or both).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 10     | Point 4 : Cooling Off                                                                                           | Point 4 : Cooling Off                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Point 4 : 4. Account Management                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 11     | Point 4 : Account Management<br>4.4 : Contact details and giving instructions                                   | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 4.4.4 We will generally not acknowledge receipt of an instruction, unless it has been agreed otherwise. An instruction will be treated as genuine if we, in good faith, believe that the instruction is from you and there are no circumstances as described in condition no. [4.4.3] above for us to cast doubt on the authenticity of the instruction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 12     | Point 4 : Account Management<br>4.4 : Contact details and giving instructions                                   | 4.4.4 We will contact you using the contact details you give us. You must tell us if your name or contact details change. If you do not tell us, we will go on using the details you last gave us, and we will not be responsible if we fail to contact you or if we send confidential information to the wrong address using these out of date details. We may charge you our reasonable costs of finding you or trying to find you, if your contact details are not up to date. | 4.4.5 We will contact you with information relevant to the operation and maintenance of your Account by variety of means including via online banking, mobile banking, email, text message, by flagging on your statement, post and/or telephone, using the contact details you give us. You must tell us if your name or contact details change. If you do not tell us, we will go on using the details you last gave us, and we will not be responsible if we fail to contact you or if we send confidential information to these details. We may charge you our reasonable costs of finding you or trying to find you, if we reasonably believe that your contact details are not up to date.                                                                                                                                                                                                                               |
| 13     | Point 4 : Account Management<br>4.5 : Security                                                                  | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 4.5.1.e. You can give your security details to other reputable companies, for example aggregation services (services that allow you to see your Accounts with different providers in one place). However, it is important you check that they are genuine and can be trusted before you do, because we won't be liable for any loss caused as a result of your use of these services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 14     | Point 5 : Payment into your Account<br>5.2 : Cheques                                                            | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>5.2.3 New faster clearing cheques</b><br><br>a. The law has changed, and this allows us to alter the way we clear cheques. Once we make this service available, we will allow cheques to be paid in by sending an image of the cheque. An imaged cheque is a scanned digital image of a paper cheque that can be processed for clearing and payment between banks and building societies through the Image Clearing System. This will speed up the clearing process.<br>b. We will start to clear some cheques within two working days ('faster clearing process'). We will clear cheques using an image of the cheque rather than paper. This means that if you want a copy of a cheque (for instance if it is returned unpaid), we will only give you an image of the cheque.<br>c. Some cheques will continue to follow the 2-4-6 process until we tell you the new faster clearing process is in place for all cheques. |
| 15     | Point 5 : Payment into your Account<br>5.2.5 : Payments into your Account (other than cash and cheque payments) | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5.2.5.c. Rarely a payment could go into someone's account by mistake. If this happens to you, we can:<br>• Take the payment back out of your Account<br>• Put a hold on this your money so that you cannot spend it.<br>• We don't have to tell you before we take the payment back or put hold on the money, even if we have let you make payment or take cash against it. So, do please check your Account regularly to make sure everything is correct.                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 16     | Point 5 : Payment into your Account                                                                             | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>5.2.6 Payment in error</b><br>a. Banks will share personal information to help a payer, who has paid money in error, to trace that money and claim it back. If we think money has been paid into your Account in error, we might hold onto it until we check it with you. If you agree it's been an error, we'll return it. If you were expecting the money, we'll return it to your Account, but you consent that we may need to share your contact details with the other party.<br>b. Where, money have been wrongly credited to someone's account, because you have provided incorrect payment routing information, we will make reasonable efforts to recover the money involved in the transaction and if we are unable to recover the money, we will, upon receipt of a written request, provide you all available relevant information in order for you to claim recovery of the money.                             |

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| 17     | Point 6 : Payments out of your Account                                                    | 6.3 When you give us a payment instruction (other than by cheque), you must give us the Sort Code and Account number for payments in the UK, or the equivalent information for payments outside the UK and any other details we ask you for such as the name of the person you are sending the payment to, so we can make the payment.                                                                                                                                                                                                                                                                                                                                                                                                              | 6.4 When you give us a payment instruction (other than by cheque), you must give us the sort code and account number for payments in the UK, or the equivalent information for payments outside the UK and any other details, We ask you for such as the name of the person you are sending the payment to, so we can make the payment (Please note that we will deal with such personal data of the third party in accordance with our Data Protection Policy (Privacy Policy)).                                                                                                                                                                              |
| 18     | Point 6 : Payments out of your Account<br>6.15 International payments out of your Account | 6.14.7 There may be delay in carrying out the payment instructions, while monitoring and/or fraud prevention checks takes place, as required by law.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6.15.7 There may be delay in carrying out the payment instructions, while monitoring and/or fraud prevention checks takes place, as required by law. We shall not be responsible for any loss suffered by you as any such result of such delay.                                                                                                                                                                                                                                                                                                                                                                                                                |
| 19     | Point 9 : Refunds for Payments (except payments made by cheque)                           | 9.2.7 You will be liable up to a maximum of £50 for any losses incurred in respect of unauthorised payments from your Account arising:<br><input type="checkbox"/> from the use of a lost or stolen card, cheque or security details; or<br><input type="checkbox"/> where you have failed to keep your security details safe.                                                                                                                                                                                                                                                                                                                                                                                                                      | 9.2.7 You will be liable up to a maximum of £35.00 for any losses incurred in respect of unauthorised payments from your Account arising:<br>a. From the use of a lost or stolen card, cheque or security details; or<br>b. Where you have failed to keep your security details safe.                                                                                                                                                                                                                                                                                                                                                                          |
| 20     | Point 9 : Refunds for Payments (except payments made by cheque)                           | 9.2.8 The £50 limit does not apply, and you will be responsible for all losses incurred in respect of unauthorised payments from your Account:<br><input type="checkbox"/> where you have acted fraudulently; or<br><input type="checkbox"/> relating to a credit balance where you have failed, intentionally or without care, to comply with any term of our agreement with you relating to the issue or use of a card, cheque or security details; or<br><input type="checkbox"/> losses arising from the creation or misuse of an overdraft on your Account caused by the misuse of your card by someone who obtained it with your consent; or<br><input type="checkbox"/> losses where you have authorised another person to use your Account. | 9.2.8 The £35.00 limit does not apply, and you will be responsible for all losses incurred in respect of unauthorised payments from your Account:<br>a. Where you have acted fraudulently; or<br>b. Relating to a credit balance where you have failed, intentionally or without care, to comply with any term of our agreement with you relating to the issue or use of a card, cheque or security details; or<br>c. Losses arising from the creation or misuse of an overdraft on your Account caused by the misuse of your card by someone who obtained it with your consent; or<br>d. Losses where you have authorised another person to use your Account. |
| 21     | Point 11 :Charges andinterest.                                                            | Information about Interest and Taxation<br>If you're a taxpayer<br>If you're a non-taxpayer<br>Children's accounts<br>If your tax status has changed<br>If you're a basic rate taxpayer (20%)<br>If you're a higher rate taxpayer (40%)<br>If you're eligible for 10% tax on savings<br>How to claim back tax<br>Certificate of Tax Deduction                                                                                                                                                                                                                                                                                                                                                                                                       | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 22     | Point 12 : Overdraft Services<br>12.1 Availability                                        | 12.1.3 If you use unplanned overdraft services, especially on a frequent basis, it can be a cause for concern to us regarding your business or personal ability to meet your commitments and we may terminate your Account with us in accordance with condition 20.3.2.2.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 12.1.3 If you use unplanned overdraft services, especially on a frequent basis, it can be a cause for concern to us regarding your business or personal ability to meet your commitments and we may terminate your Account with us in accordance with condition no. [20.2.2 – Point - b].                                                                                                                                                                                                                                                                                                                                                                      |
| 23     | Point 13 : Card Issue and PIN<br>13.7 Security of the Card                                | 13.5.3 If your cards, cheques, PIN, or security details are lost or stolen or you think someone knows them or has used or tried to use them please tell us immediately by telephoning us on 0207 448 1555 during Banking Hours and on 01606 866822 after Banking Hours.                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 13.7.2 If your cards, cheques, PIN, or security details are lost or stolen or you think someone knows them or has used or tried to use them please tell us immediately by telephoning us on 0845 601 2137 from UK or 0044 207 796 2174 from Overseas.                                                                                                                                                                                                                                                                                                                                                                                                          |

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| 24     | Point 13 : Card Issue and PIN<br>13.7 Security of the Card          | 13.5.4 We will ask you to co-operate with us by providing information or other assistance in connection with the loss or misuse of your card, cheques, PIN, or security details. We may also give to the police, information about you or your Account which we consider relevant to assist with any investigation of criminal activity concerning your card/Account. In some instances we may ask you to contact the police in connection with suspicious or criminal activity on your Account/card. | 13.7.3 We will ask you to co-operate with us by providing information or other assistance in connection with the loss or misuse of your card, cheques, PIN, or security details. We may also give to the police, information about you or your Account which we consider relevant to assist with any investigation of criminal activity concerning your card/Account. In some instances, we may ask you to contact the police in connection with suspicious or criminal activity on your Account/card. Such sharing of information shall be in line with our Data Protection Policy (Privacy Policy), a copy of which may be found at our Website or you may request a copy from any of our branches.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 25     | Point 20 : Ending the Terms and Conditions or an Account or Service | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 20.3.3 We are currently required to check immigration status when we open new account for you. From January 2018, we will also be required to conduct these checks on your existing current/savings accounts with us on a quarterly basis. We will do this using Credit Industry Fraud Avoidance System (CIFAS). If this check identifies that you may be a disqualified person, i.e. a person who does not have valid permission to live in the UK, we will notify the Home Office. If the Home Office confirms that the applicant is a disqualified person, we cannot open the account and will reject the application. We will inform the applicant of this unless it is unlawful for us to do so and this shall vary on a case-by-case basis. (Please note that we will use your personal details that we hold or those that you provide us on the Application Form to check your status on CIFAS or to inform the Home Office as required by law.) If you no longer have permission to remain in the UK, the UK Government may require us to close all your Accounts, services, loans (including any jointly held accounts or accounts where you are a signatory or beneficiary) you have or associated with. If you cannot hold any accounts or any of these products and if we have to close the accounts, we may be forced to delay returning any money from your Account to you. |
| 26     | Point 23 : Confidentiality                                          | • this is as set out in our Privacy Policy.                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 23.1.6 This is as set out in our Data Protection Policy (Privacy Policy) a copy of which may be obtained from any of our branches or available on our Website.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 27     | Point 24 : Data Protection<br>24.1 What your Information includes   | -----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 24.1.4 Information gathered from technology which you use to access our services (e.g. Location data from your mobile phone, internet protocol (IP) address or telephone number).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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| 28     | Point 24 : Data Protection<br>24.2 How we Use Your Information                           | -----                | <p><b>24.2.1 Open Banking</b></p> <p>a. We will hold and use information which you voluntarily share with us for the purposes of providing you with payment information services and account information services. Payment information services are services that allow you to instruct payments to be made from your Account by a third party and account information services that allow you to see your Account with different providers in one place.</p> <p>b. If you or someone with authority over your Account, asks us to share your Information with third parties, we will be happy to do so, but it is important you know that we, as your bank, will have no control over how that information is used. You will need to agree the scope of use directly with third party.</p> <p>c. The Payment Services Directive 2(PSD2) and the Payment Service Regulations 2017 came into effect in the UK from 13 January 2018. Under PSD2, you will be entitled to use regulated Third Party Providers (TPPs), for account related services as above. However, we strongly advise that before you give any TPP permission to access your Account information you should check that they are authorised by the Financial Conduct Authority or other approved European regulator to provide such account related service. Under the PSD2 we are obliged to allow you to grant access to TPP's, however, make no recommendations in this regard. However, with TPP's, acting with your authority and with information received from you, we may not be able to detect an unauthorised or fraudulent access and we provide no guarantee in this regard. If an unauthorised transaction arises through your use of a TPP, please let us know immediately by contacting you base / nearest branch.</p> <p>d. You consent to us using your Information to provide payment services to you. If you withdraw this consent, we will stop providing payment services but may still use your data where we have lawful grounds to do so (for example because we need to retain records for regulatory purposes).</p> <p>e. Any information you give us to share that is not about you -for example, if its joint account, we would expect that you have informed the other person or people and got their permission.</p> |
| 29     | Point 24 : Data Protection<br>24.4 Third Parties with whom we may share your Information | -----                | 24.4.2 In the event that any additional authorized users are added to your Account, you and the additional authorized user/s, authorize us to pass the information about you to other user.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 30     | Point 24 : Data Protection<br>24.4 Third Parties with whom we may share your Information | -----                | <p><b>24.5 Sharing information about you with tax authorities.</b></p> <p>24.5.1 We may be required by law or regulations to share information about your Accounts with relevant tax authorities, either directly or via the local tax authority. The tax authority we share information with, could then share that information with other appropriate tax authorities. If we need extra document or information from you about this, you must supply these. If you don't, we may need to close your Account or, if the law or other regulators require us to do so, we will withhold parts of certain payments received into your Account and pass the withheld money to the relevant tax authorities.</p> <p>24.5.2 FATCA is an acronym for the Foreign Account Tax Compliance Act, a new set of US Tax Regulations brought in by the US govt. to prevent the tax evasion by US citizens, green card holders, US tax residents, US Corporations, US Partnerships, US estates and US trusts ("US Persons") through assets held in foreign accounts. You must inform us if you are a US citizen or are otherwise subject to US tax on non-US income and gains (for example if you are a US 'Green Card' holder) or are a resident of the US.</p> <p>24.5.3 You must also inform us as soon as possible if you become a resident of the US or if your US tax status changes. You must seek independent advice if in doubt of your tax status. If your organisation is resident in the United States or dual resident, you should also provide a completed signed and dated IRS Form W-9, a copy of which is available to download from our Website.</p> <p>24.5.4 We may request additional information from you in order to establish your tax residency and/or US citizenship and may report your personal information and information relating to your Account to the US tax authority (IRS).</p>                                                                                                                                                                                                                                                                                                                                                                                                              |

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| 31     | Point 24 : Data Protection<br>24.7 Credit Reference Agencies and Fraud Prevent Agencies | -----                                                                                                                                                                                                                                                                                                                                                                          | 24.7.5 The Criminal Finances Act 2017 (CFA), which came into effect from 30 September 2017, has imposed higher obligations on us to report suspicious activities ("Suspicious Activity Reporting or SAR's"). The National Crime Agency ("NCA") may require us to provide relevant information of your Account to the NCA where the NCA has received a SAR or a request by an overseas authority. In the event we receive such request from the NCA, we shall be relieved of any obligation of data protection and confidentiality and shall be entitled to share your Account(s) details with the NCA or any other crime investigation agency duly authorised by legislation. |
| 32     | Point 27 : Complaints                                                                   | -----                                                                                                                                                                                                                                                                                                                                                                          | 27.2 If you have a payment related complaint, we will aim to respond to it within 15 working days of receiving the complaint.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 33     | Point 29 : Important Information about Compensation Arrangements                        | For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us on 0500 40 50 60 refer to the FSCS website ( <a href="http://www.fscs.org.uk/">http://www.fscs.org.uk/</a> ) or call 020 7741 4100 or 0800 678 1100. Please note only compensation-related queries should be directed to the FSCS. | For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) refer to the FSCS Website ( <a href="http://www.fscs.org.uk/">http://www.fscs.org.uk/</a> ) or Freephone number 0800 678 1100 or 020 7741 4100<br>Or<br>You can write at this address:<br>Financial Services Compensation Scheme<br>PO Box 300<br>Mitcheldean GL17 1DY<br><br>Please note only compensation-related queries should be directed to the FSCS.                                                                                                                                                                                      |
| 34     | -----                                                                                   | -----                                                                                                                                                                                                                                                                                                                                                                          | PART - II - Product Specific Terms and Conditions added                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |