

Insurance is the subject matter of solicitation.

"IDFC FIRST Bank Limited having its registered office at KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai – 600031, is authorized by the Insurance Regulatory and Development Authority of India to act as a Corporate Agent of Future Generali India Insurance Co Ltd., for procuring or soliciting general insurance business under license number CA0106". The purchase of Insurance products by IDFC FIRST Bank's customers is purely voluntary and not linked to availing of any other services from the bank.

Insurance is underwritten by Future Generali India Insurance Co Ltd., with its registered office at Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. IRDAI Reg No. 132. Corporate Identity Number U66030MH2006PLC165287.

The policy will be issued to you by Future Generali and would be subject to the terms and conditions governing such policy. The contract of insurance would be between Future Generali and the insured only, and not between IDFC FIRST Bank and the insured.

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRAUDULENT OFFERS IRDAI clarifies to the public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus

Public receiving such phone calls are requested to lodge a police complaint along with the details of the call, number.

F. No. IRDAI/Reg/25/137/2016.

Schedule – II

Health Insurance (General & Stand-alone Health Insurers) – Reg 5(c)

The maximum commission or remuneration as a percentage of premium that is allowed for health insurance products offered by general insurers or stand-alone health insurers is as under:

| S. No. | Line of Business | Commission/Remuneration |
|--------|---|--|
| 1 | Health Individual | 15% |
| 2 | Health-Group (Employer-Employee only) - Annual | 7.50% |
| 3 | Health-Group (Non-Employer-Employee groups – not formed solely for availing insurance as defined in IRDA Group Guidelines of 14th July, 2005) –Annual | 15% |
| 4 | Health – Group (credit linked up to 5 years) | 15% |
| 5 | Health-Govt Scheme | As specified in the Government Scheme/ Notification else as per Health - Group (Employer-Employee only) - Annual segment |

*- Individual includes annual premium, 3 years single premium, 3 years regular premium

Schedule – III

General Insurance (other than motor) – Reg 5(d)

The maximum commission or remuneration as a percentage of premium that is allowed for general insurance (other than motor) is as under:

| S. No. | Line of business (Other than Motor) | Maximum remuneration payable to insurance intermediary |
|--------|---|--|
| 1 | Fire-Retail | 16.50% |
| 2 | Fire-Corporate (Risks with S.I. < Rs 2500 crs) | 11.50% |
| 3 | Fire-Corporate (Risks with S.I. > Rs 2500 crs) | 6.25% |
| 4 | Marine-Cargo | 16.50% |
| 5 | Marine-Hull | 11.50% |
| 6 | Miscellaneous – Retail | 16.50% |
| 7 | Miscellaneous – Corporate/ Group* | 12.50% |
| 8 | Miscellaneous – Corporate (Engineering Risks with S.I. > Rs 2500 crs) | 6.25% |

* - Commission/ remuneration shall be payable as per Government Notification.

Schedule – IV

Motor Insurance – Reg 5(e)

The maximum commission or remuneration as a percentage of premium that is allowed for general insurance (motor) is as under:

| S. No. | Line of business (Other than Motor) | Maximum remuneration payable to insurance intermediary |
|--------|-------------------------------------|--|
| 1 | Motor (Comprehensive)* | 15% |
| 2 | Motor (Stand-alone TP) | 2.50% |

* - Commission/ remuneration shall be payable as per Government Notification.