

SKIPPER SAATHI LOYALTY PROGRAM

TERMS AND CONDITIONS

These Terms and Conditions form the basis of the Skipper Saathi Loyalty Program. They apply to the relationship between you (being a Member (or prospective Member) of the Skipper Saathi Loyalty Program, and terms such as 'you' and 'your(s)' shall be construed accordingly) and us, and are intended to protect both you and us. It is your responsibility to read and understand them before you start participating in the Skipper Saathi Loyalty Program. They contain very important information about your rights and obligations, as well as trust, limitations and exclusions that may apply. Some of the clauses may be related to other clauses, and therefore we recommend that no clause be read in isolation. Signing the enrolment form for Skipper Saathi Loyalty Program is an acceptance of these terms and conditions. These Terms and Conditions are effective as at the date of their publication and may be changed / modified by us at any time.

Membership Agreement

These Terms and Conditions (also referred as T&C) set out the contractual relationship between Skipper Limited and each individual Member of the Skipper Saathi Loyalty Program.

Personal Information

Skipper Limited respects your privacy. This Privacy Policy provides succinctly the manner your data is collected and used by skipper Limited. As a visitor to the Site/ Customer you are advised to please read the Privacy Policy carefully. By accessing the services provided by the Site you agree to the collection and use of your data by Skipper Saathi Loyalty Program in the manner provided in this Privacy Policy. Enrollment into the Skipper Saathi Loyalty Program through online or offline service centre visit is deemed as a gesture of consent to provide your data creation and maintenance rights to Skipper Limited.

Services overview

As part of the registration process on the Site, Skipper Limited may collect the following personally identifiable information about you: Name including first and last name, Email address, mobile phone number and contact details, Aadhar Number, Postal code, Demographic profile (like your age, gender, occupation, education, address etc.) and information about the pages on the site and App you visit/access, the links you click on the site, the number of times you access the page and any such Web and App browsing information.

Eligibility

Services of the Skipper Saathi Loyalty Program would be available to only select geographies in India. If you are an existing Skipper Limited Customer and have product from Skipper limited, you can choose to be part of the Skipper Saathi Loyalty Program. If you are a minor i.e. under the age of 18 years you are not eligible to participate in the program

Website, App Account & Registration Obligations

All Skipper Saathi Loyalty Program members have to register and login for transacting and earning points on the program App and Website. You have to keep your account and registration details updated and correct for communications related to your membership. By agreeing to the terms and conditions, the member agrees to receive promotional communication and newsletters upon registration. The customer can opt out either by contacting the customer service centre numbers listed in the brochure.

Points Earning and Redemptions

- In Skipper Saathi Loyalty Program, 500 points will be awarded as soon as the customer is enrolled.
- There is no upper limit on the accumulation of the Reward Points and the accumulation is currently correlated to the purchase of Skipper\'s Pipes

and fittings only. This program may be extended to other products of Skipper Limited depending upon its suitability.

- The points will be accumulated on the purchase of products directly from the authorized distributors of the Company.

- The Retailer will not be eligible for Reward Points for the products ordered, but not billed by the Distributor due to non-availability of stock or any other reason.

- The Retailer will not have the right to claim Reward Point for the products ordered but later cancelled or returned.

- The retailer can avail redemption of a maximum of 80% of the accumulated points at every instance of redemption. Non re-deemed points can be carried forward.

- The redemption can be done either through Skipper Saathi Loyalty App or by contacting through the toll free number.

- In Skipper Saathi Loyalty App gift catalogue is available.

- Gift redeemed will be delivered to the registered address only.

- Customer can know about his points earned through the Skipper Saathi Loyalty App or call the customer service.

- The points earned has no expiry date.

- Gifts will be delivered within 21-28 days from the day of order.

- Rewards Points accrued under the Program are not transferable, whether by law or otherwise, to any other retailer / person/ entity.

- Benefits under this Program are non-transferable and cannot be exchanged with credit note or cash or in kind.

- The Company may, at its sole discretion, change, amend, alter or withdraw the Program at any time, without showing any reason or prior notice. Provided, in the event of withdrawal of the Program by the Company, the Retailers will have to mandatorily redeem the accumulated Reward Point within a period of 30 days from the date of withdrawal of the Program and opt for the Gift from the eligible Gift options and avail Special Appreciation Benefit, if eligible in accordance with the accumulated Milestone of Reward Point as on the date of withdrawal.

- The Phone number provided should be active so the Skipper can connect at any point of time for any promotional reason.

- The Company will not be liable for any loss or damage, whether direct or indirect, caused to Retailers due to withdrawal or change in the Program.

- In the event of unavailability of any gift or otherwise the company reserves the right to substitute the same with some other gift of equivalent value or lower value, as its sole discretion.

- Images of gifts shown in the program document are only for representation purpose and the actual colour and model of the same may vary. The company's decision in this regard shall be final and binding on the retailers and no dispute will be entertained. Colours, features, models and specifications are at the sole discretion of the company.

- Taxes and statutory levies, if any, on the Program benefits shall be borne by the Retailer.

- The retailer is giving consent to enroll under this program and hereby give their consent to be approached by Skipper Limited and/or its representatives on their provided mobile numbers or any contact numbers.

- Skipper reserves its right to close this program and also change the terms and conditions as mentioned herein at any time at its own discretion.

- Any dispute arising out of or in connection with this Program shall be subject to the exclusive jurisdiction of the honourable courts of Kolkata, irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.

- In case of air conditioner/washing machine/ Television/Water Purifier/other electronics-the installation charges should be paid by the retailer.

- In case of mobile phones - the cost of accessories / insurance cost should be paid by the retailer.

- In case of Water purifier - the cost of extended warranty / AMC / installation should be paid by the retailer.

- The RBP gifts shall not apply to those items which can be exchanged via cash E.g. Gold, silver, gift vouchers, cash vouchers etc.

- Gifts once finalized cannot be changed.
- Products/services once redeemed cannot be reversed under any circumstances.

You Agree and Confirm

That you will use the services provided by the program, its affiliates, consultants and contracted companies, for lawful purposes only and comply with all applicable laws and regulations while using and transacting on the program.

You will provide authentic and true information in all instances where such information is requested of you. Skipper Limited reserves the right to confirm and validate the information and other details provided by you at any point of time.

That you are accessing the services available on this program and transacting at your sole risk and are using your best and prudent judgment before entering into any transaction through this program.

That the address at which delivery of the product ordered by you is to be made will be correct and proper in all respects.

That before placing an order you will check the product description carefully. By placing an order for a product you agree to be bound by the conditions of sale included in the item's description.

I agree to the above Terms and Conditions

Behind Membership Card

- The Skipper Saathi Loyalty Program is brought to you by Skipper Limited.
- You will earn Points on pre-determined transactions with Skipper Limited.
- Points are not transferable.
- Your Points can be redeemed through our Customer Service Centers as per options available from time to time.
- Products/services once redeemed cannot be reversed under any circumstances.
- Points will not be paid to members as cash under any circumstances.
- Skipper Limited holds the right over the features of the program and can withdraw or cancel the program without prior notice.

Data Privacy Protection Policy

1) What we collect and how do we use it

We may collect certain personal information including but not limited to:

1. Name
2. Mobile Number
3. State, Address, City, Pincode
4. Transactional information pertaining to your activities using the Platform
5. If required, we may also ask you to verify your information or identification by providing us with valid proof of identification and proof of address (e.g. in the form of a copy of your Aadhar Card, PAN card, driver's license or any other documents). We may also ask you to verify your information by providing us with a copy of the commercial registration and, copy of the GST certification and a copy of your commercial licence.
6. If required, we may also ask you to share your bank account details for direct bank transfer like cash transfer via IMPS/NEFT/UPI or wallet transfer to your registered mobile number
7. Information we learn about users from their use of the Platform, including but not limited to using your internet protocol address (which is a unique number assigned to your computer server or your internet service provider) to analyse user trends and improve the administration of our

Platform, information collected about your computer, navigation information and the times and the products that you access on the Platform;

8. Information collected by virtue of web analytics, including but not limited to Google Analytics and cookies and...

9. Other information relevant to the provision of services via the Platform.

We collect this information (including personal data) when a user shares it with us. In addition, we may learn additional information from you using our services and the Platform, including information relating to transactions carried out via the Platform.

2) What we do with your information

The information you provide to us will be transferred to and stored on our servers.

We will primarily use information provided to us in order to ensure and monitor program performance, provide the rewards and program benefits, as well as for the following reasons:

1. Internal record-keeping
2. Improving our products and services
3. Customer support
4. Provide preferences, feedback ratings, associated comments and other related information in relation to the loyalty program
5. Preventing illegal activities and fraud screening purposes
6. Troubleshoot issues
7. Understanding and optimising the operation of the Platform and
8. Sending advertisements and offers

We do not generally disclose this information to third parties except in the circumstances set out in clause 3 below.

3) Sharing and disclosing your information and marketing

The information you provide to us will be transferred to and stored on our servers.

By submitting your personal data, you agree to this transfer, storing or processing and you agree that we may share your information that you provide to us or that we collect from you to any of our employees, affiliates or any of our subsidiaries for the purposes outlined in this Privacy Policy. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.