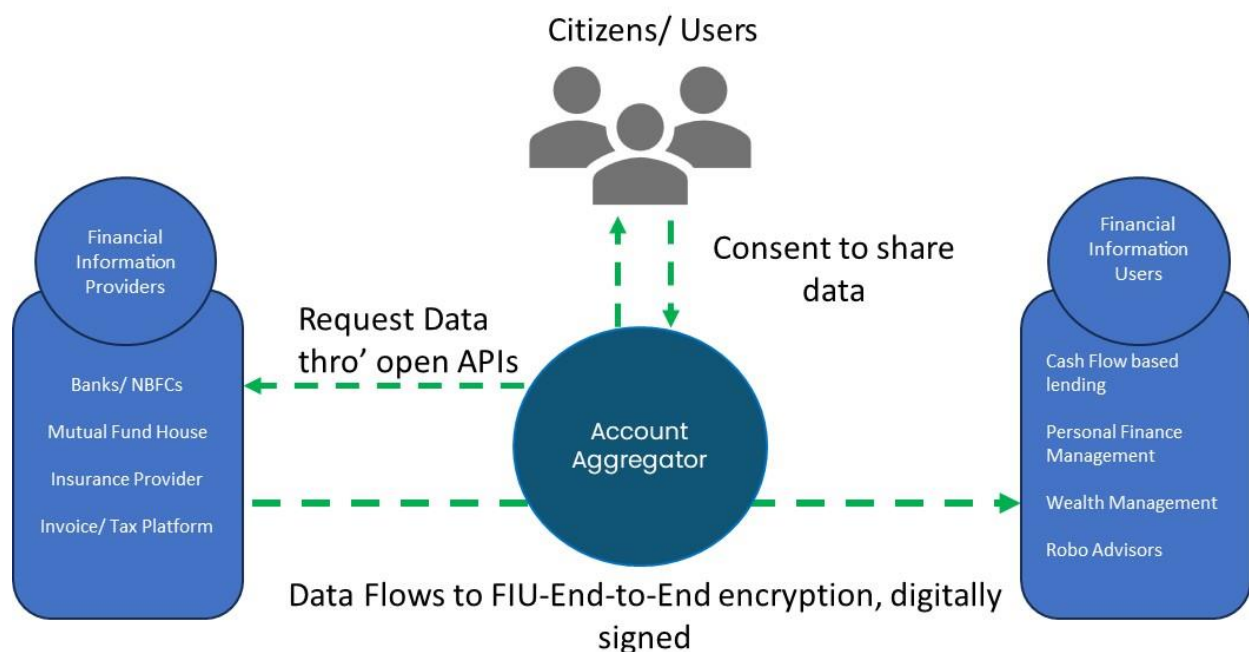


Account Aggregator - Financial Data Access and Control

The Account Aggregator (AA) framework allows the sharing of financial information from various financial institutions securely and conveniently. AA helps an individual to digitally access and share information from one financial institution (Financial Information Provider) they have an account with, to any other regulated financial institution (Financial Information User) in the AA network. Data cannot be shared without the consent of the individual.

Shriram Life Insurance Company Limited acts as both an FIP and FIU in the Account aggregator ecosystem.



For more details on the Account Aggregator Ecosystem, you can refer to:

<https://pib.gov.in/PressReleasePage.aspx?PRID=1753713>

Responsibilities of a Financial Information User (FIU)

- To ensure that any data received from FIPs through an AA is only used for purpose mentioned to the customer while taking their consent.
- To not share any data received from FIPs to and third party unless explicit consent is received from the customer
- To only retain any Data received from an FIP for as long as is necessary to fulfill the purpose for which the data requested and in order to comply with applicable laws.

Shriram Life has partnered up with the below AA as an FIU:

1. Dashboard Account Aggregation Services Private Limited (Saafe)

Responsibilities of a Financial Information Provider (FIP)

- To ensure that their systems are wholly interoperable so that they can work with every AA in the ecosystem.
- To share financial information strictly upon receiving express consent from the customer.
- To ensure that any revocation of consent by a customer communicated by the AA is stringently implemented.
- **Shriram Life has partnered up with the below AA as an FIP and soon to add additional AAs**

1. Dashboard Account Aggregation Services Private Limited (Saafe)

Customer Rights and Obligations

- Only provide their consent after thoroughly verifying the details of the request to transfer data and any consent so provided shall be binding on the Customer;
- Customers can choose which accounts they want to link, and share their data at the time of giving 'consent' via one of the Account Aggregators.

- Customers are entitled to revoke their consent for requests to transfer Data that have not yet been fulfilled.
- Notify the AA immediately upon becoming aware of unauthorized access or usage of their accounts.

You may contact us in case of any queries through any of the modes available on this link:

<https://www.shriramlife.com/contact-us>

Grievances and Escalations

In case you are dissatisfied with our service, we have in place an internal mechanism to ensure effective and timely resolution of your complaints.

You can read more about our grievance redressal policy at <http://igms.shriramlife.in/>