

# EMI Finance Terms & Conditions

## Terms & Conditions for Customers

1. The “No Extra Cost EMI”, “Easy EMI” and “No Down Payment EMI ” finance Offer (collectively referred to as “Offer”) shall be valid and operative only on the purchase of selected Canon brand cameras and Lens (hereinafter referred to as the ‘Product’) as set under ‘**Exhibit-I**’ imported and marketed by Canon India Pvt Ltd (hereinafter referred to as the ‘Company/CIPL/Canon India’) & purchased by end customer (Customer/You/Your) availing the offer from any Authorised Canon Dealer / Outlets (hereinafter referred to as “Dealer”) in all the states of India (“Territory”) during the Offer period.
2. The offer is valid in the Territory for the period stated in scheme letter issued by CIPL to the Dealer from time to time. To know more about the details, please visit your nearest Dealer. “Scheme letter” is the document shared by CIPL with the Dealer and includes details related to the offer namely camera and lens models that are included in the offer, escalation matrix for issues related to the offer, and illustration on EMI calculation.
3. The Offer will be applicable with Canon finance partners – Bajaj Finance Ltd, HDFC Bank, IDFC First Bank and Pine Labs (“Financier/ Bank”) subject to successful credit approval of the Financier/Bank.
4. The discretion to permit the customer to avail of the offer vests with the concerned Financier/ Bank.
5. Customer eligibility and limit will be decided by Financier/ Bank at the time of purchase of the Product.
6. Finance eligibility of any customer as determined by the Financier/ Bank may vary from store to store due to store finance rating given by the Financier/ Bank.
7. Financier/ Bank reserves the right to withdraw the finance offering from the store due to customer re-payment issues.
8. Additional schemes offered by Financier/ Bank and / or dealer to customers are completely optional and at the sole discretion of the respective Financier/ Bank/dealer.
9. Any disputes regarding the financing facility provided by the Financier/ Bank must be addressed in writing, by the customer directly to Financier/ Bank and Canon India will not be held responsible in this regard.
10. The customer shall be bound by the terms and conditions of the credit card/other financing facilities provided by the Financier/ Banks to the customer (“Finance Agreement”) for availing the offer and neither Canon India nor the Dealer shall in any way be liable for any terms and conditions of the Finance Agreement nor in relation to any dispute that may arise between the Financier/ Bank and the Customer in connection with the offer.
11. The customer shall be solely liable for any breach of the terms and conditions of the Finance Agreement with the Financier/ Banks including but not limited to any non-payment. The Customer further agree that in case of failure to make payments in a timely manner in accordance with the terms and conditions of the Finance Agreement with the Financier/ Banks, there may be additional interests/penalties which may be levied by the Financier/ Bank.
12. In case the dealer allows the return of the Product purchased through the offer by the Customer in accordance with the terms and conditions of the cancellation/refund policy (“Return Policy”) of the dealer, the Customer is advised to check with the Financier/ Bank on how any cancellation/refund in relation to the Product purchased by the customer under the offer will be settled including but not limited to any pre-closure or interest charges that may be levied on the customer by the Financier/ Bank. CIPL shall under no circumstances be liable for any such refund / return.

13. For EMI Calculator and monthly repayment schedule including GST, please get the information from the Financier/ Bank representative at the Dealer Store.
14. CIPL has all the rights to withdraw the Offer at any point of time without giving any advance notice.
15. If any provision of these terms and conditions is found by a court of competent jurisdiction to be invalid, you agree that it shall not affect the validity or enforceability of any other terms or rights which shall continue in full force and effect except for any such invalid or un-enforceable provision or part thereof.
16. These terms and conditions of the offer shall be construed and governed by the laws of India. You agree to submit to the non-exclusive jurisdiction of Delhi courts.
17. The offer is available only for purchase of a single Offer Product in a single transaction by a Customer
18. The offer is not available on purchases made using net banking, payment wallets.
19. The bank / financier will continue to charge interest on listed products as per bank/financier rates, for detail of rates, check terms and conditions of bank/financier. However, the interest to be charged by the bank/financier will be passed on to you as a discount.
20. To know more about the details of “No Down payment EMI Scheme”, please go through “scheme letter” issued by CIPL and available with the dealer.
  
21. For any other information related to offer, please get in touch with the dealer / Financier/ Bank local store representative from where the product is purchased or call the Dealer/ Financier/ Bank help line or customer care number.
  
22. Applicable GST on interest will not be subsidised or waived-off under “No extra cost EMI”, it will be paid by customer.

**Exhibit-I:**

Following Products are covered under EMI Finance Offer:

Sl. No.	Product Category	Model Name	Sl. No.	Product Category	Model Name
1	Digicam	G1 X Mark III	55	DSLR	EOS 700D 18-55STM
2	Digicam	G1X - M- II	56	DSLR	EOS 700D body
3	Digicam	G3X	57	DSLR	EOS 700D DZ
4	Digicam	G5X	58	DSLR	EOS 700D18-135STM
5	Digicam	G5X M II	59	DSLR	EOS 750D 18-55STM
6	Digicam	G7X M III	60	DSLR	EOS 750D Body
7	Digicam	G7X M-II	61	DSLR	EOS 760D Body
8	Digicam	G9X	62	DSLR	EOS 760D18-135STM
9	Digicam	G9X M- II	63	DSLR	EOS 77D 18-135
10	Digicam	IXUS185	64	DSLR	EOS 77D 18-55 STM
11	Digicam	IXUS185	65	DSLR	EOS 77D BODY
12	Digicam	IXUS185	66	DSLR	EOS 7D M- II body
13	Digicam	IXUS190	67	DSLR	EOS 7D M-II 15-85
14	Digicam	IXUS190	68	DSLR	EOS 7D M-II18-135
15	Digicam	IXUS190	69	DSLR	EOS 800D 18-55STM
16	Digicam	IXUS285	70	DSLR	EOS 800D Body
17	Digicam	IXUS285	71	DSLR	EOS 80D 18-135
18	Digicam	SX420	72	DSLR	EOS 80D 18-55 STM
19	Digicam	SX430	73	DSLR	EOS 80D Body
20	Digicam	SX530	74	DSLR	EOS 90D 18-135
21	Digicam	SX540	75	DSLR	EOS 90D 18-55
22	Digicam	SX60	76	DSLR	EOS 90D Body
23	Digicam	SX620	77	DSLR	EOS-1D X M III
24	Digicam	SX70	78	DSLR	EOS-1DX
25	Digicam	SX720	79	DSLR	EOS-1DX M II Body
26	Digicam	SX730	80	DSLR Lens	500 MM 1:4 I IS II USM
27	Digicam	SX740	81	DSLR Lens	600 MM 1:4 I IS II USM
28	Digicam	SX740	82	DSLR Lens	EF100/2.8 Usm
29	DILC	EOS 850D 18-55	83	DSLR Lens	EF100/2.8LIS USM
30	DSLR	EOS 1200D 18-55	84	DSLR Lens	EF100-400mm 1:4.5-5.6L IS II USM
31	DSLR	EOS 1200D 18-55 50m	85	DSLR Lens	EF100mmf/2USM
32	DSLR	EOS 1200D DZ	86	DSLR Lens	EF11-24mm 1:4L USM LP1424
33	DSLR	EOS 1300D 18-55	87	DSLR Lens	EF135mm f/ 2.0 L USM
34	DSLR	EOS 1300D DZ	88	DSLR Lens	EF14mm f/2.8 L II USM LP1016
35	DSLR	EOS 1500D 18-55	89	DSLR Lens	EF16-35mm 1:2.8 L III USM
36	DSLR	EOS 1500D Body	90	DSLR Lens	EF16-35mm 1:4L IS USM
37	DSLR	EOS 1500D DZ	91	DSLR Lens	EF17-40 L USM
38	DSLR	EOS 200D 18-55	92	DSLR Lens	EF180MM F/3.5 L USM
39	DSLR	EOS 200D DZ	93	DSLR Lens	EF200/2L IS USM
40	DSLR	EOS 200D II 18-55	94	DSLR Lens	EF200-400mm 1:4L IS USM
41	DSLR	EOS 200D II Double Z	95	DSLR Lens	EF200mmf/2.8L II USM
42	DSLR	EOS 3000D 18-55	96	DSLR Lens	EF200mmf/2.8USM
43	DSLR	EOS 5D M- IV Body	97	DSLR Lens	EF24-105 L IS USM
44	DSLR	EOS 5D M-IV 24-70	98	DSLR Lens	EF24-105/4LISII U
45	DSLR	EOS 5D M-IV24-105	99	DSLR Lens	EF24-105mm F3.5-5.6 IS STM
46	DSLR	EOS 5DS	100	DSLR Lens	EF24-70mm 1:4L IS USM
47	DSLR	EOS 5DS R	101	DSLR Lens	EF24-70mm f/2.8L II USM
48	DSLR	EOS 6D 24-105	102	DSLR Lens	EF24mm 1:2.8 IS USM
49	DSLR	EOS 6D 24-105 STM	103	DSLR Lens	EF24mm f1.4 L II USM
50	DSLR	EOS 6D 24-70	104	DSLR Lens	EF28-300mmf/3.5 - 5.6L IS USM
51	DSLR	EOS 6D Body	105	DSLR Lens	EF28mm 1:2.8 IS USM
52	DSLR	EOS 6D M II 24-70	106	DSLR Lens	EF28mmf/1.8USM
53	DSLR	EOS 6D M II Body	107	DSLR Lens	EF300 MM F/2.8L IS II USM
54	DSLR	EOS 6D MII 24-105	108	DSLR Lens	EF300mm f/4L IS USM

Continue...

Sl. No.	Product Category	Model Name
109	DSLR Lens	EF35mm 1:1.4L II USM
110	DSLR Lens	EF35mm 1:2 IS USM
111	DSLR Lens	EF40 mm F 2.8 STM
112	DSLR Lens	EF400/2.8LISIIU
113	DSLR Lens	EF400mm 1:2.8L IS III USM
114	DSLR Lens	EF400mm F4 DO IS II USM
115	DSLR Lens	EF400mmf/5.6L USM
116	DSLR Lens	EF50/1.2 L USM
117	DSLR Lens	EF50mm 1:1.4 USM
118	DSLR Lens	EF50mm 1:1.8 STM
119	DSLR Lens	EF50mmf/1.4USM
120	DSLR Lens	EF600mm 1:4L IS III USM
121	DSLR Lens	EF70-200 1:2.8L USM Zoom
122	DSLR Lens	EF70-200 4.0 L U
123	DSLR Lens	EF70-200 f/2.8 L IS III USM
124	DSLR Lens	EF70-200 mm 1:4 IS ISM
125	DSLR Lens	EF70-200mm 1:2.8L IS II USM
126	DSLR Lens	EF70-200mm 1:4L IS II USM
127	DSLR Lens	EF70-300 f/4.6-5.6 DO ISUSM
128	DSLR Lens	EF70-300/4-5.6 IS USM
129	DSLR Lens	EF70-300mm 1:4-5.6 IS II USM
130	DSLR Lens	EF70-300mm f/4-5.6 L IS USM
131	DSLR Lens	EF75-300MM 1:4-5.6 III
132	DSLR Lens	EF800MM f/5.6L IS USM
133	DSLR Lens	EF85mm 1.8 USM
134	DSLR Lens	EF85mm 1:1.4L IS USM
135	DSLR Lens	EF85mm 1:1.8 USM
136	DSLR Lens	EF85mm f/1.2 L II USM
137	DSLR Lens	EFM 55-200 f/4.5-6.3 IS STM
138	DSLR Lens	EFM11-22mm 1:4-5.6 IS STM
139	DSLR Lens	EF-M15-45mm 1:3.5-6.3 IS STM
140	DSLR Lens	EF-M18-150mm 1:3.5-6.3 IS STM
141	DSLR Lens	EFM18-55 IS STM
142	DSLR Lens	EFM22MM 1:2 STM
143	DSLR Lens	EF-M22mm 1:2 STM
144	DSLR Lens	EFM28mm 1:3.5 IS STM
145	DSLR Lens	EF-M32mm 1:1.4 STM
146	DSLR Lens	EFS 18-55MM 3.5-5.6 IS II
147	DSLR Lens	EFS 60 f/2.8USM
148	DSLR Lens	EFS10-18mm 1:4.5-5.6 IS STM
149	DSLR Lens	EFS10-22/3.5-4.5 USM
150	DSLR Lens	EFS15-85/3.5-5.6 IS USM
151	DSLR Lens	EFS17-55/2.8IS USM
152	DSLR Lens	EFS17-85/4-5.6 IS USM
153	DSLR Lens	EFS18-135mm 1:3.5-5.6 IS STM
154	DSLR Lens	EFS18-135mm F3.5-5.6 IS USM
155	DSLR Lens	EFS18-200mm 3.5-5.6 IS
156	DSLR Lens	EFS18-55mm 1:3.5-5.6 IS STM
157	DSLR Lens	EF-S18-55mm 1:4-5.6 IS STM
158	DSLR Lens	EFS24mm F2.8 STM
159	DSLR Lens	EF-S35mm 1:2.8 IS STM
160	DSLR Lens	EFS55-250 1:4-5.6 IS II
161	DSLR Lens	EFS55-250 F4-5.6 ISSTM
162	DSLR Lens	Extender EF1.4x III

Sl. No.	Product Category	Model Name
163	DSLR Lens	Extender EF2x III
164	DSLR Lens	Fisheye EF8-15MM f/4L USM
165	DSLR Lens	MP-E65 F/2.8 1-5X
166	DSLR Lens	RF 600mm F11 IS STM
167	DSLR Lens	RF 800mm F11 IS STM
168	DSLR Lens	RF15-35Mm F2.8 L
169	DSLR Lens	RF24-105mm F4 L IS USM
170	DSLR Lens	RF24-240mm F4-6.3
171	DSLR Lens	RF24-70Mm F2.8 L
172	DSLR Lens	RF28-70mm F2 L USM
173	DSLR Lens	RF35mm F1.8 MACRO IS STM
174	DSLR Lens	RF50mm F1.2 L USM
175	DSLR Lens	RF70-200 F2.8LUSM
176	DSLR Lens	RF85mm F1.2 L USM
177	DSLR Lens	TSE 17mm f/4 L
178	DSLR Lens	TSE 24mmf/3.5 L II
179	DSLR Lens	TSE 45mmf/2.8
180	DSLR Lens	TSE 90MM F/2.8
181	DSLR Lens	TS-E135mm 1:4L MACRO
182	DSLR Lens	TS-E50mm 1:2.8L
183	DSLR Lens	TS-E90mm 1:2.8L MACRO
184	Mirrorless	EOS M10 15-45
185	Mirrorless	EOS M100
186	Mirrorless	EOS M100 Double Z
187	Mirrorless	EOS M200 15-45
188	Mirrorless	EOS M200 Double Z
189	Mirrorless	EOS M3 18-55
190	Mirrorless	EOS M5 15-45
191	Mirrorless	EOS M50 15-45
192	Mirrorless	EOS M50 Body
193	Mirrorless	EOS M6 15-45 STM
194	Mirrorless	EOS M6 M II 15-45
195	Mirrorless	EOS R 24-105
196	Mirrorless	EOS R Body
197	Mirrorless	EOS R5
198	Mirrorless	EOS R6
199	Mirrorless	EOS RP 24-105
200	Mirrorless	EOS RP 24-240
201	Mirrorless	EOS RP BODY
202	Prodv_CN	C 100 M II
203	Prodv_CN	C 200
204	Prodv_CN	C300 Mark II
205	Prodv_CN	C300 Mark II PL
206	Prodv_CN	C500 Mark II
207	Prodv_CN	XA 11
208	Prodv_CN	XA 15
209	Prodv_CN	XA 40
210	Prodv_CN	XA 45
211	Prodv_CN	XA 50
212	Prodv_CN	XA 55
213	Prodv_CN	XC 15
214	Prodv_CN	XF 405
215	Prodv_CN	XF 705