

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. To opt for EMI facility Customer need to mandatorily scan the QR code on the warranty card available inside the product package and share the OTP with Financier/Bank to authenticate and approve the EMI transaction.
8. Financier/ Bank reserves the right to withdraw the finance offering from the store due to customer re-payment issues.
9. 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.
10. 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.
11. 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.
12. 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.

13. 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.
14. For EMI Calculator and monthly repayment schedule including GST, please get the information from the Financier/ Bank representative at the Dealer Store.
15. CIPL has all the rights to withdraw the Offer at any point of time without giving any advance notice.
16. 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.
17. 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.
18. The offer is available only for purchase of a single Offer Product in a single transaction by a Customer
19. The offer is not available on purchases made using net banking, payment wallets.
20. 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.
21. 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.

22. 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.

23. 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:

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