

ADITYA BIRLA PAYMENTS BANK Shopping Card



Features of the Shopping Card:

- RuPay certified card
- Accepted at 30 lakh Point Of Sale terminals in India
- Accepted on all Indian websites
- All customers are eligible for:
 - At least INR 1 lakh Accidental Insurance
 - All RuPay Offers
- One Bank PIN access
- Limit of INR 50,000 per txn. per day
- Cannot be used at ATMs for any transactions
- Avail exciting RuPay offers - <https://www.rupay.co.in/rupay-offers>

Terms And Conditions:

These terms and conditions regulate the issuance and usage of Shopping Card offered by the Bank. The Cardholder ("Cardholder" refers to the account holder of the Bank to whom a Shopping Card has been issued and who is authorized to hold the Shopping Card) shall be deemed to have unconditionally agreed to and accepted these terms and conditions, by applying for the Shopping Card or signing on the reverse of the Shopping Card, or with the occurrence of first transaction using the Shopping Card, since the Shopping Card was dispatched to the Cardholder at his communication address as per Bank records. The Cardholder shall also continue to remain bound by the terms and conditions of operations of the account held with the Bank.

1. Issue of Shopping Card

The issuance and use of the Shopping Card shall be subject to RBI regulations and Bank's terms and conditions, in force from time to time. The account shall be debited immediately with the amount of any transfer and/or any other transactions effected by use of the Shopping Card. The Cardholder shall maintain sufficient funds in the account to meet any transactions.

The Shopping Card is valid up to the last date of the month/year indicated on the face of the card. The Bank reserves the sole right of renewing the Shopping Card on expiry, subject to satisfactory evaluation of the conduct of the Customer account(s). The new Shopping Card shall be sent to the Cardholder at his communication address as per bank records, before the expiry date of previous card.

The shopping card shall not be offered as a product to Wallet account holders.

2. Online usage at websites:

The Shopping Card is for domestic use only and cannot be used for any transaction outside India and for online purchase in foreign currency. This card cannot be used at any ATM in India or Overseas for both financial and non-financial transaction. To shop online, the Cardholder would be required to authenticate the transaction using a One Time Password (OTP). The OTP shall be automatically sent by the Bank's system to the Cardholder's registered mobile number via SMS when the online transaction is initiated. The Cardholder is fully responsible and liable for all transactions made by using the OTP. The Cardholder must not allow any unauthorized access or any other person access to the card, CVV number, Expiry date, PIN and OTP used for accessing the online facility.

3. Fees/Charges:

The Bank reserves the right to charge the Cardholder for the issue or reissue of a Shopping Card and/or any fees/charges for the transactions carried out by the Cardholder using the Shopping Card. Any government charges, duty or debits, or tax payable as a result of the use of the Shopping Card, shall be the Cardholder's responsibility and if imposed upon the Bank (either directly or indirectly), Bank shall debit such charges, duty or tax against the Customer Bank account. In

addition, operators of shared networks may impose an additional charge for each use of their POS Terminal*/ other device, and any such charge, along with other applicable fees/charges, shall be deducted from the Cardholder's Bank account. There shall be separate service charges levied for such facilities as may be announced by the Bank from time to time and deducted from the Cardholder's linked Bank account. In the situation that the Bank account does not have sufficient funds to deduct such fees, the Bank reserves the right to deny any further transactions. The Cardholder shall maintain at all times such minimum balance in the Bank account, as the Bank may stipulate from time to time specified on the Bank's website

(* "POS Terminal" means the point of sale (POS) electronic terminals at merchant establishments, capable of processing card transactions and at which, amongst other things, the Cardholder can use his Shopping Card to access the funds from the Bank account linked with the Shopping Card to make purchases).

4. PIN:

The Cardholder has to generate a 'PIN' for all interactions across certain channels, as made available by the Bank from time to time.

The Cardholder should keep the PIN strictly confidential and should not allow any other person to access or use the PIN whether voluntarily, accidentally or by mistake. These terms and conditions shall put the Cardholder under an obligation not to record the PIN or code, in any form that would be intelligible or otherwise accessible to any third party, if access is gained to such a record, either honestly or dishonestly.

5. Lost Card:

In case the Shopping Card is misplaced, stolen or otherwise lost, the Cardholder agrees to immediately report the event to the Bank through email /IVR/Phone Banking/ Mobile Banking. The Bank, upon adequate verification, shall temporarily suspend the Shopping Card, and shall subsequently hot list/cancel the Shopping Card during working hours on a working day of the Bank following the receipt of such intimation. The Cardholder shall be liable for all charges incurred on the Card until the same is reported as misplaced / stolen / lost. Further, in the event the Bank determines that the aforementioned steps are not complied with, financial liability on the lost or stolen Card would rest with the Cardholder. The Bank shall not be liable for any loss by the misuse of the Card prior to the Card being reported as lost/ stolen.

6. Unauthorized Transactions:

The Cardholder(s) must mandatorily register for SMS alerts for all transactions. In case, the Cardholder receives an alert for a transaction which he did not authorize, he must notify the bank immediately by either calling the 24*7 IVR or customer care no. 1800-209-2265 or writing to customer care at Vcare4u@adityabirla.bank, to reduce the risk of further financial loss.

7. Failed Transactions:

In case of failed transactions wherein the account was debited, the Bank shall reverse the payment within 7 working days after the transaction is completed, after due investigation by the Bank. In case of non-reversal, cardholders are requested to notify the Bank by either calling the 24*7 IVR or customer care no. (18002092265) or writing to customer care (vcare4u@adityabirla.bank).

8. Statement and Record

The records of Shopping Card transactions shall be available on the account statement sent by the Bank. Such account statements shall be e-mailed to the Cardholder on a periodic basis, to the email address corresponding to the primary account on record, as indicated by the Cardholder.

The Cardholder can also get the details of his transactions by calling the Banks Phone Banking Service or by using the Internet / Mobile Banking facility / visiting the Banking Point. The Bank's record of transactions processed by the use of the Card shall be conclusive and binding for all purposes.

9. Termination:

The Cardholder may discontinue/ terminate the Shopping Card anytime by notifying the Bank. The Cardholder shall be liable for all charges incurred, up to the receipt of the notice duly acknowledged by the Bank through SMS sent to Customer's registered mobile number. In the event that the account holder decides to close the account with the Bank, the Shopping Card issued on such account would automatically stand cancelled. The Cardholder must immediately cease to use the Shopping Card and destroy the same. In case of any outstanding transactions, that have not yet been debited to the account, the same shall be netted off from the balance prior to Bank returning the funds to the account holder.

10. Bank's Liability:

The Bank shall be responsible for direct losses incurred by a Cardholder due to a system malfunction directly within the Bank's control. However, the Bank shall not be held liable for any loss caused by a technical breakdown of the payment system if the breakdown of the system was recognizable for the Cardholder by a message on the display of the device or otherwise known to the Cardholder. The responsibility of the Bank for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to the provisions of the law governing the terms.

The Bank/ Cardholder liability shall be governed by RBI Circular on Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions dated July 06, 2017, as amended from time to time.

11. Merchant location usage:

The Shopping Card is for electronic use only and shall be accepted only at merchant establishment with POS terminal and for payments on all Indian merchant websites. The Bank makes no representations about the quality of the goods and services offered by third parties, benefits such as discounts to Cardholder etc. The Bank shall not be responsible if the service is in anyway deficient or otherwise unsatisfactory. In the event the Cardholder has any complaints concerning any merchant establishment, the Cardholder and the merchant establishment should resolve the matter and failure to do so shall not relieve him from any obligations to the Bank. The Bank accepts no responsibility for any surcharge levied by any merchant establishment and debited to the account linked with the Shopping Card with the transaction amount.

A purchase and a subsequent credit for cancellation of goods/services like air/rail tickets are two separate transactions. The refund shall only be credited to the Cardholder's Savings account (less cancellation charges) as and when it is received from the merchant establishment. If the credit is not posted to the account within 7days from the day of refund, the Cardholder should notify the Bank, along with a copy of the credit note from the merchant establishment.

12. Notification of Changes:

The Bank shall have the absolute discretion to amend or supplement any of the terms and conditions applicable to the Shopping Card from time to time. The Bank shall provide sufficient notice to the Cardholder to enable him to close the Shopping Card, if he so chooses, by way of display on the Bank's website or in any manner the Bank consider appropriate. The Cardholder

shall be bound by a variation if the Bank does not receive notice from him to close the Shopping Card before the date on which that variation takes effect. The cardholder shall use the Shopping Card within the prescribed limits, only for bonafide purposes and shall indemnify the Bank against any violation of the regulatory conditions and shall undertake to regularly keep in touch with amendments in this regard, if any, made by RBI. The Cardholder is solely liable for his acts and deeds under Foreign Exchange Management Act(FEMA), 1999 and any rules/regulations there under