

Terms & Conditions of DCB Niyo Current Account and DCB Niyo Global Card

This document lays out the Terms and Conditions which shall be applicable to all the DCB Niyo Current Account(s) which are existing or may be opened any time in future with DCB BANK LIMITED, a banking company incorporated under the Companies Act, 1956 (CIN: L99999MH1995PLC089008) and deemed to exist within the meaning of Companies Act, 2013, having its Registered and Corporate Office at Peninsula Business Park, 6th Floor, Tower A, Senapati Bapat Marg, Lower Parel, Mumbai - 400013.

Interpretation:

- The words '**I**' and / or '**me**' and / or '**my**' refer to the Person(s) who open the DCB Niyo Current Account and shall include both singular and plural.
- The words '**Bank**' and / or '**DCB Bank**' shall refer to DCB Bank Limited and any of its branches and also its successors and assignees.
- The word "**Card**", refers to the DCB Niyo Global Card issued by DCB Bank and/or Finnew Payments Private Limited ("**Associate**") to a Cardholder which shall be linked to DCB Niyo Current Account.
- "**Cardholder**", "**you**", "**him**" or similar pronouns shall, where the context so admit, refer, to a customer of DCB Bank to whom a DCB Niyo Global Card has been issued by DCB Bank to operate on a nominated DCB Niyo Current Account. All references to the Cardholder in the masculine gender will also include the feminine gender.
- "**Account(s)**", refers to the Cardholder's DCB Niyo Current Account(s) that has/have been designated by DCB Bank to be eligible account(s) for the valid operation of the Card. The Cardholder should be the account holder or sole signatory or authorized to act alone.
- "**ATM**", refers to Automated Teller Machine whether in India or overseas, whether of DCB Bank, or of any other bank on a shared network, at which amongst other things, the Cardholder can use his Card to access his funds in his Account held with DCB Bank.
- "**PIN**", means the Personal Identification Number (required to access ATMs) allocated to the Cardholder by DCB Bank and/or its Associate, chosen by him from time to time.
- "**Transaction**", means any instruction given by a Cardholder by using his Card directly or indirectly, to DCB Bank to effect action on the Account. (Examples of transactions can be retail purchases, cash withdrawals, etc.)
- "**International Transactions**", refers to the transactions performed by the Cardholder through his internationally valid Card, outside India, Nepal and Bhutan.
- "**Statement**", means a periodic statement of account sent by DCB Bank and/or its Associate to a Cardholder setting out the transactions carried out by the Cardholder(s) during the given period and the balance on that Account. It may also include any other information that DCB Bank may deem fit to include.
- "**Visa**", means a trademark owned by and normally associated with Visa International.
- "**Visa / Plus ATM Network**", means ATMs that honour the Card and that display the Visa / Plus or Electron symbols.

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- “**Merchant**” or “**Merchant Establishments**”, shall mean establishments wherever located which accept / honour the Card and shall include amongst others: stores, shops, restaurants, airline organisations, etc. advertised by DCB Bank or Visa International.
- “**EDC**” or “**Electronic Data Capture**”, refers to electronic Point of Sale (**POS**) swipe terminals whether in India or overseas, whether tied up by DCB Bank or any other bank on the shared network, that permit the debiting of the Account(s) for purchase transactions from Merchant Establishments.
- The word “**Person**” shall indicate Individuals and DCB Niyo Current Account holder(s).

Card Validity and Cardholder Obligations

- The issue and use of the Card shall be subject to the rules and regulations in force from time to time as issued by various statutory/regulatory authorities including but not limited to the Reserve Bank of India (**RBI**) and under the various applicable laws including but not limited to the Foreign Exchange Management Act, 1999. The issue and use of the Card shall also be governed by the terms and conditions contained herein and as amended from time to time.
- The Card shall be valid only for transaction options, as permitted by the Bank from time to time in India and abroad, at DCB Bank ATMs and Visa ATMs.
- The Card will be at all times the property of DCB Bank and shall be returned to DCB Bank unconditionally and immediately upon DCB Bank’s request. The Cardholder is requested to ensure that the identity of the Bank’s staff is established before handing over of the Card.
- The Card is not transferable or assignable by the Cardholder under any circumstances.
- You must sign the Card immediately upon receipt. You must not permit any other person to use it and should safeguard the Card from misuse by retaining the Card under your personal control at all times.
- The Personal Identification Number (**PIN**) issued to the Cardholder for use with the Card or any numbers chosen by the Cardholder as a PIN, will be known only to the Cardholder and are for the personal use of the Cardholder and are non-transferable and strictly confidential. A written record of the PIN should not be kept in any form, place or manner that may facilitate its use by a third party. The PIN should not be disclosed to any third party, either to staff of the Bank or to Merchant Establishments, under any circumstances or by any means whether voluntary or otherwise.
- The Cardholder’s account will be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the Card. Sometimes the transaction amount and / or tips, surcharge or exceptional transaction amount would be debited to your account subsequently / at a later date. The Cardholder will maintain sufficient funds in the account to meet any such transactions.
- The Cardholder will be responsible and liable for transactions effected by the use of the Card whether authorised by the Cardholder or not, and shall indemnify and hold harmless DCB Bank and/or its Associate against any loss or damage caused by any unauthorised use of the Card or related PIN, including any penal action arising therefrom on account of any violation of RBI guidelines or any other statutory or regulatory guidelines or rules framed under the Foreign

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Exchange Management Act, 1999 or any other law being in force in India and / or any other country / state continent / territory law being in force in India and / or any other country / state continent / territory wherever located in the world at the time, notwithstanding the cancellation / withdrawal / termination of the use of the Card.

- You are requested to note that the Card is valid up to the last day of the month / year indicated. You hereby undertake to destroy the Card when it expires by cutting it into several pieces. Your renewed Card shall be sent to you before the expiry of the Card at the discretion of DCB Bank, upon evaluation of the conduct of your Account. DCB Bank reserves the sole right of renewing your Card on expiry.
- The Cardholder will inform DCB Bank and/or its Associate in writing within 7 (seven) days from the date of txn at an ATM / Merchant Establishment on any account related intimation sent by DCB Bank and/or its Associate. If no such notice is received during this time, DCB Bank and/or its Associate will assume the correctness of both the transactions and the statement of account.

International Usage

- Utilisation of the Card must be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI) and any other statutory/regulatory authority. In the event of your failure to comply with the same, you are liable for action under the Foreign Exchange Management Act, 1999 and any other applicable law and may be debarred from holding the Card from DCB Bank either at the instance of DCB Bank and/or the RBI. You shall indemnify and hold harmless DCB Bank and/or its Associate from and against any / all consequences arising from you not complying with Exchange Control Regulations of the RBI and any other statutory/regulatory authority.
- The Card is not valid for foreign currency transactions in Nepal and Bhutan (i.e. in any currency that is not the local currency or the Indian Rupee).
- International usage covering overseas transactions would be marked up by 0% of the transaction amount or by any other rate as determined by the Bank from time to time. All international transactions are settled as per VISA Exchange rate.
- DCB Bank and/or its Associate shall be under no liability whatsoever and shall be deemed to be indemnified and hold harmless in respect of loss or damage arising directly or indirectly out of the decline of a charge caused by the Cardholder having exceeded the foreign exchange entitlements as prescribed by the Reserve Bank of India (RBI) as issued from time to time, on DCB Bank and/or its Associate becoming aware of the Cardholder exceeding his entitlements.
- Cardholder undertake not to use the Card for making payment for any illegal purchases i.e. purchases of items / services not permitted by the RBI / any other extant statutory/regulatory regulations / laws.

Merchant Establishment Usage

- The Card is accepted at all electronic Point-of-Sale terminals at Merchant Establishments in India and overseas which display the Visa / Visa Electron logo.

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- The Card is for electronic use only and will be accepted only at Merchant Establishments that have an electronic Point-of-Sale swipe terminal. Any usage of the Card at mail order or telephone order transaction will be deemed unauthorised and the Cardholder will be solely responsible and liable for such transactions. Please note that the PIN may be required for use of the Card at the electronic Point-of-Sale swipe terminals at Merchant Establishments wherever applicable.
- Cardholder must sign the sales slip and retain the copy of the sales slip whenever the Card is used at Merchant Establishments. DCB Bank and/or its Associate will not furnish copies of the sales slip. Any sales slip not personally signed by Cardholder but which can be proven, as being authorised by Cardholder will be deemed to be Cardholder's liability.
- The Card is accepted at any Visa Card Merchant outlets worldwide. DCB Bank and/or its Associate will not accept any responsibility and liability for any dealings the Merchant may have with Cardholder, including but not limited to the supply of goods and services so availed or offered. Should Cardholder have any complaint relating to any Visa Card Merchant Establishment, Cardholder should resolve the matter with the Merchant Establishment and failure to do so will not relieve the Cardholder from any obligations to DCB Bank and/or its Associate.
- DCB Bank and/or its Associate accepts no responsibility and liability for any charges over and above the value / cost of transactions levied by any Merchant Establishment and debited to the Cardholders account along with the transaction amount.
- A purchase and a subsequent credit for cancellation of goods / services are two separate transactions. The refund will only be credited to the Cardholders account (less cancellation charges) as and when it is received from the Merchant. If the credit is not posted to the Card account within 30 (thirty) days from the day of refund, Cardholder must notify DCB Bank and/or its Associate along with a copy of the credit slip from the Merchant.
- The Cardholder would be solely responsible and liable for all unauthorised acts and transactions.
- Sometimes the transaction amount and / or tips, surcharge or exceptional transaction amount would be debited to Cardholder's account subsequently The Card should not be used for any mail order / phone purchases and any such usage will be considered as unauthorised.
- The Card should not be used for payment of subscription to proscribed magazines / periodicals and any such usage will be considered as unauthorised / at a later date.
- Cardholder shall ensure that the account is adequately funded to meet the debits pertaining to tips, petrol / railway surcharge or any other exceptional transactions which are debited to Card account belatedly.
- The Bank and/or its Associate is not responsible and liable if the Card is not accepted or if any transaction is declined at POS (Merchant Establishment / Merchant location) for any reason whatsoever.

ATM Usage

- The Card is accepted at the DCB Bank ATMs and Visa / Plus ATMs worldwide.
- The Card can also be used for cash withdrawal and balance enquiry at any Visa ATM in India and overseas.

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- Charges for cash withdrawal / balance enquiry / other transactions at DCB Bank ATMs or any Visa ATMs in India and overseas would be as per the schedule of service charges. For current applicable rate, please refer to the relevant section of this booklet. Please contact your nearest DCB Bank Branch and/or its Associate or visit the Bank's website www.dcbbank.com, DCB Niyo Global Mobile App for further details.
- For all cash withdrawals, at DCB Bank ATM, any statements / receipts issued by the ATM at the time of withdrawal shall be deemed conclusive, unless verified and intimated otherwise by DCB Bank. Any such verification shall likewise be final and conclusive and this verified amount will be binding on the Cardholder.
- DCB Bank and/or its Associate will not be responsible and liable for any failure to provide any service or to perform any obligation thereunder where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the Card, temporary insufficiency of funds, any dispute or the circumstances beyond its control.
- DCB Bank and/or its Associate will not be responsible and liable for any consequential or indirect loss or damage arising from or related to the loss / use of the Card and related PIN, howsoever caused.
- The availability of ATM services in a country other than that in which the Card was issued is governed by the local laws and regulations in force in the said country. DCB Bank and/or its Associate shall not be responsible and liable if these services are withdrawn without notice thereof.
- The Bank and/or its Associate is not responsible and liable if the Card is not accepted or if any transaction is declined at any ATM for any reason whatsoever.

Fees

- The Bank shall charge an annual fee to the Cardholder in accordance with the Bank's schedule of fees from time to time in force. The annual fees for the Card will be debited to the Account linked with the Card on application/renewal at the Bank's prevailing rate. The fees are not refundable under any circumstances.
- There will 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 Account.
- Transaction fees for cash withdrawals / balance inquiry and / or other transactions wherever applicable, will be debited to the Cardholder's Account at the time of posting debit entry of the transaction amount or at end of day.
- All charges in foreign currency will be billed in the Cardholder's Account statements in Indian Rupees. Cardholder authorise DCB Bank and/or its Associate and/or Visa to convert the charges incurred in the foreign currency into the Indian Rupee equivalent thereof at such rates as DCB Bank and/or its Associate and/or Visa may from time to time designate.
- The charges / fees applicable on the usage of the Card maybe revised / changed by DCB Bank and/or its Associate from time to time without prior intimation to the Cardholder(s).

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- Any charges / fees appearing in this terms and conditions do not include Goods and Service Tax and / or any other cess / taxes as applicable from time to time.
- Any government charges, duty or debits, or tax payable as a result of the use of the Card shall be the Cardholder's responsibility and liability and if imposed upon the DCB Bank and/or its Associate (either directly or indirectly), the DCB Bank and/or its Associate shall debit such charges, duty or tax against the Account. In addition, operators of shared networks may impose an additional charge for each use of their ATM / POS Terminal / other device, and any such charge along with other applicable fees / charges will be deducted from the Cardholder's Account.
- Where the Account does not have sufficient funds to deduct such fees, the DCB Bank and/or its Associate reserves the right to deny any further Transactions. In case of Accounts classified as overdrawn Accounts, the Cardholder will have to rectify the Account balance position immediately. In every such situation where the Account becomes overdrawn, a flat charge could be levied in addition to the interest to be charged on the debit balance in the Account. This charge will be determined by the DCB Bank and/or its Associate and will be announced from time to time. In the event of an Account being overdrawn due to Card transactions, the DCB Bank and/or its Associate reserves the right to setoff this amount against any credit lying from any of the Cardholder's other accounts held jointly or singly without giving any notice.
- The DCB Bank and/or its Associate reserves the right to deduct from the Cardholder's Account a reasonable service charge and any expenses it incurs, including without limitation reasonable legal fees, due to legal action involving the Cardholder's Card.
- Nothing in this Terms and Conditions shall affect the DCB Bank's and/or its Associate right of setoff, transfer and application of monies at law or pursuant to any other agreement from time to time subsisting between the DCB Bank/its Associate and Cardholder. The Cardholder also authorizes the DCB Bank and/or its Associate to deduct from his Account, and indemnifies and hold harmless the DCB Bank and/or its Associate against any expenses it may incur in collecting money owed to it by the Cardholder in connection with the Card (including without limitation reasonable legal fees).
- The DCB Bank and/or its Associate may, at its discretion levy penal charges for non-maintenance of the minimum balance. In addition to the minimum balance stipulation the DCB Bank and/or its Associate may levy service and other charges for use of the Card, which will be notified to the Cardholder from time to time.

Features of the Card

- DCB Bank and/or its Associate may from time to time, at its discretion, tie-up with various agencies to offer various features on your Card. All these features would be on best efforts basis only, and the Bank and/or its Associate does not guarantee or warrant the efficacy, usefulness of any of the products or service offered by any service providers / Merchants / outlets / agencies. Disputes (if any) would have to taken up with the Merchant / agency, etc. directly, without involving the Bank and/or its Associate and the Bank and/or its Associate shall not be responsible and liable for the same under any circumstances.

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- Any amount intended to be credited through a non-INR/NRE/NRO account shall be rejected/denied and liable to be transferred to the source account. The refund process may take upto a maximum of 7 days.
- Any amount intended to be credited by depositing cash shall be rejected/denied.

Disclosure of information

- Through this Terms & Conditions, the card holder provides approval to DCB Bank Limited to share data of the card/account holder and its operation with the Technical / Technology Service Provider(s) for this arrangement.
- When requested by DCB Bank and/or its Associate, you shall provide any information, records or certificate relating to any matters that DCB Bank and/or its Associate deems necessary. You will also authorise DCB Bank and/or its Associate to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if incorrect, DCB Bank and/or its Associate may at its discretion refuse renewal of the Card or cancel the Card forthwith.
- DCB Bank and/or its Associate reserves the right to disclose your information and/or documents to any court of competent jurisdiction, quasi-judicial/statutory/regulatory authorities, law enforcement agencies and any other wing of Central Government or State Government.
- DCB Bank and/or its Associate reserves the right to disclose, in strict confidence, to other institution, such information concerning the Cardholder's Account as may be necessary or appropriate in concerning to its participation in any Electronic Fund Transfer network.
- DCB Bank and/or its Associate reserves the right to report to the RBI or any other statutory/regulatory authority expenditure undertaken by the Cardholder(s) in foreign currencies to ensure that the permissible entitlements are not exceeded by the Cardholder(s) and that the Foreign Exchange Management Act, 1999 is not contravened.
- The Cardholder agrees that the Bank and/or its Associate may disclose, in strict confidence, to other institutions, such personal information as may be reasonably necessary for reasons inclusive of, but not limited to the following:
 - i) For participation in any telecommunication or electronic clearing network,
 - ii) In compliance with a legal directive,
 - iii) For credit rating by recognised credit scoring agencies,
 - iv) For fraud prevention purposes, and
 - v) To credit information bureaus.
- The Cardholder further agrees that the Bank and/or its Associate may disclose information provided in the Account Opening Form for the purpose of cross selling by any marketing agent(s) and / or contractors with whom the Bank and/or its Associate enters, or has entered into any arrangement in connection with providing of services / products, including without limitation, cross selling of various financial products.

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- The Cardholder further agrees that the Bank and/or its Associate may disclose information of the Card / Account and its operation / transactions / data with its technology service provider(s).

Lost or Stolen Card

- In the event that the Card is lost or stolen, the occurrence must be reported to DCB Bank and/or its Associate or the Helpline immediately by fastest means of communication followed with a written communication. A copy of the acknowledged police complaint must accompany the said written confirmation.
- Should transaction be received by DCB Bank and/or its Associate after the Card has been lost or stolen but before receipt of your written communication you shall be liable for all amounts debited to the Account(s). However, if the loss / theft has been promptly reported in writing and that you acted in good faith and with reasonable care and diligence, then your lost Card liability for purchase transactions will be zero (once the loss is reported in writing to DCB Bank and/or its Associate). There will be no such coverage provided on cash withdrawals done through ATMs, as such transactions require the use of a PIN, which is confidential and known only to you.
- You hereby undertake to indemnify and hold harmless DCB Bank and/or its Associate fully against any liability (civil or criminal), loss, cost, expenses or damage that may arise due to loss or misuse of the Card in the event that it is lost and not reported to DCB Bank and/or its Associate, or lost and misused before DCB Bank and/or its Associate is informed in writing. Provided you have in all respects complied with the terms and conditions, a replacement Card may be issued at the sole discretion of DCB Bank and/or its Associate at the applicable fee.
- If it is determined that you were grossly negligent or fraudulent in the handling of the Card, the Bank and/or its Associate would not entertain any request for refund / reimbursement of fraudulent usage of the lost / stolen Card. If any amount is credited to your account based on your representation and / or any information provided by you, the Bank and/or its Associate would recover the amount from you without any prior notice. You hereby undertake to indemnify and hold harmless DCB Bank and/or its Associate fully against any liability, loss, cost, expenses, damage that may arise due to your negligent or fraudulent handling of the Card.
- Should you subsequently recover the Card, it cannot be used. Please destroy the Card by cutting it into several pieces through the magnetic strip.

Statements and Records

- The records of Card transactions will be available on the account statement sent by DCB Bank and/or its Associate. Such account statements shall be mailed to the Cardholder on a periodic basis to the e-mail address corresponding to the Account on record as indicated by the Cardholder. The Cardholder can also get details of his transactions at any time by calling DCB Bank and/or its Associate Phone Banking Service or utilising the mini statement facility at the DCB Bank ATMs or by accessing the DCB Niyo Global Mobile app
- DCB Bank's and/or its Associate's record of transactions processed by the use of the Card shall be conclusive and binding for all purposes.

Disputes

- In case of purchase transactions, a sales slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence between DCB Bank and/or its Associate and the Cardholder as to the extent of the liability incurred by the Cardholder and DCB Bank and/or its Associate shall not be required to ensure that the Cardholder has received the goods purchased / availed of the service to the Cardholder's satisfaction.
- DCB Bank and/or its Associate shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in the Account statement or as otherwise determined by the Cardholder within two months of the receipt of notice of disagreement. If after such effort DCB Bank and/or its Associate determine that the charge is correct, then it shall communicate the same to the Cardholder.
- Any dispute in respect of a Shared Network ATM Transaction will be resolved as per VISA Regulations. The Bank and its Associate does not accept responsibility and liability for any dealings the Cardholder may have with Shared Networks. Should the Cardholder have any complaints concerning any Shared Network ATM, the matter should be resolved by the Cardholder with the Shared Network, and failure to do so will not relieve him from any obligations to the Bank and its Associate. However, the Cardholder should notify the Bank and its Associate of the complaint immediately.
- DCB Bank and/or its Associate accept no responsibility for the refusal of any Merchant Establishment to honour the Card.
- These terms and conditions will be construed in accordance with and governed by the laws of India. All disputes are subject to the exclusive jurisdiction of the Courts of Mumbai in India irrespective of whether any other Court may have concurrent jurisdiction in the matter.
- The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilized in the resolution of a dispute.
- The Bank and/or its Associate accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Republic of India. The mere fact that any service can be accessed through the internet, mobile or phone by the Cardholder in a country other than India shall not be interpreted to imply that the laws of the said country govern these terms and conditions and / or the operations in the Account(s) of the Cardholder and/or the use of any of these services.

General

- You will promptly notify DCB Bank and/or its Associate in writing of any change in your employment and / or office and / or residential address and telephone numbers.
- DCB Bank and/or its Associate reserve the right to add to, delete or vary any of the terms and conditions. Use of the Card after the date upon which any of these alterations are to take effect will be taken to be evidence of the acceptance, without reservations by the Cardholder of such changes.

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DCB BANK

- Any notice hereunder sent by post will be deemed to have received by the Cardholder within 7 (seven) days from the posting of the notification to the address last given to DCB Bank and/or its Associate in writing by the Cardholder. Publication of changes by such means as DCB Bank and/or its Associate may consider appropriate will constitute effective notice to the Cardholder thereof.
- If the Cardholder, by using the Card, draws an amount in excess of the balance available or overdraft limit permitted by DCB Bank and/or its Associate, the Cardholder will pay DCB Bank unconditionally and without any delay, demur or protest the entire amount overdrawn with interest and penalties, if any, at a rate to be decided by DCB Bank and/or its Associate. However, this should not be construed as an agreement, either expressed or implied that DCB Bank and/or its Associate are bound to grant any overdraft facility whatsoever.
- DCB Bank and/or its Associate make no representations about the quality of the goods and services offered by third parties providing benefits such as discounts to Cardholders. DCB Bank and/or its Associate will not be responsible and liable if the service is in any way deficient or otherwise unsatisfactory.
- The clause headings in these terms and conditions are only for convenience and do not effect the meaning of the relative clause.
- The Bank and/or its Associate may subcontract and employ agents to carry out any of its obligations under this document.
- The Cardholders shall keep aware of the terms (General and Product Specific) on the website of the Bank and/or its Associate. The Bank and/or its Associate shall not be obliged to convey and inform to you any changes / updates made therein from time to time.

Termination

- DCB Bank and/or its Associate reserves the rights to cancel / withdraw the Card or any of the other services offered at any time without prior notice and without assigning any reason.
- In the event that the Cardholder decides to close his Account with DCB Bank and/or its Associate, the Card issued with this Account would automatically stand cancelled. The Cardholder must immediately cease to use his / her Card and destroy and return all his / her Cards that are linked to this Account. In case of any outstanding Card transactions that have not yet been debited to the Account, the same will be netted off from the balance prior to DCB Bank and/or its Associate returning his funds to him.
- In the event that the Cardholder decides to terminate the use of the Card, the Cardholder shall give DCB Bank and/or its Associate prior notice in writing and forthwith return the Card and any Cards (if not required) cut into several pieces through the magnetic strip, to DCB Bank and/or its Associate. The Cardholder will be responsible and liable for all the Cards facilities and related charges incurred on the Card after the Cardholder claims to have destroyed the Card, notwithstanding the termination of the applicability of these terms and conditions. The Cardholder will be responsible and liable for all the charges incurred on the Card whether or not the same are a result of misuse / fraudulent use and whether or not the Bank and/or its Associate has been intimated of the destruction of the Card.

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- The Card is the property of DCB Bank and/or its Associate and must be returned to the staff of DCB Bank and/or its Associate immediately and unconditionally upon request. Please ensure that the identity of the Bank staff and/or its Associate is established by you before handing over your Card.
- DCB Bank and/or its Associate shall be entitled to terminate the Card facility with immediate effect and the Card shall be returned upon the occurrence of any of the following events.
 - i) Failure to comply with the terms and conditions herein set forth.
 - ii) An event of default under an agreement or commitment (contingent or otherwise) entered into with DCB Bank and/or its Associate.
 - iii) The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
 - iv) Demise of the Cardholder.
 - v) The Card should be returned to DCB Bank and/or its Associate prior to the date upon which any charges are to take effect, in case of the Cardholder's rejection of any of the proposed changes to the features, charge or terms and conditions applicable to the Card.

NOTE

Please note that DCB Bank and/or its Associate do not charge the Cardholder any fee at Merchant Establishments. However, there are certain Merchant categories like railways and petrol pumps where there is a surcharge for using a Card. The surcharge at petrol pumps is 2.5% of the purchase bill or Rs.10/- whichever is more and at railways an additional Rs.30/- per transaction. These will be separately debited to your Account and will appear as separate entries.

These charges are as presently applicable and are subject to change from time to time. For details, please contact your nearest DCB Bank branch and/or its Associate.

Above charges / fees does not include Goods and Service Tax and / or any other cess / taxes as applicable from time to time.

HELP LINE

Cardholders can call on the following toll-free numbers of DCB Bank for any queries or assistance related to your Card or email at customercare@dcbbank.com:

1800 123 5363 / 1800 209 5363

Cardholders can call at any time on help line no. 1860 258 6496 or email at global@goniyo.com for any queries or should you require assistance regarding DCB Niyo Global Card.