

DCB PREPAID CARD TERMS AND CONDITIONS

These Terms and Conditions are for DCB Prepaid Cards issued to DCB Prepaid Cardholders by 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 and having its Registered Office at 601 & 602, Peninsula Business Park, 6th Floor, Tower A, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.

In these Terms and Conditions 'you' denotes the DCB Prepaid Cardholders and 'DCB Bank' denotes DCB Bank Limited.

Please make sure you have read these DCB Prepaid Card Terms and Conditions carefully before using the DCB Prepaid Card. By using the DCB Prepaid Card, you are unconditionally and irrevocably accepting the Terms and Conditions listed hereunder and will be bound by them at all times and you accept the onus of ensuring compliance with the relevant rules and regulations framed by the Reserve Bank of India (RBI) and as amended / modified from time to time and any other corresponding enactment / law in force from time to time.

Application:

The DCB Prepaid Cardholder acknowledges and understands that the DCB Prepaid Card is being issued to him/her solely on the basis of his/her application and relying on the information provided therein to be true.

Validity:

The DCB Prepaid Card is valid for TWO (2) years from the date of manufacturing printed on the DCB Prepaid Card.

The DCB Prepaid Card shall be valid only in India and for transaction at Point of Sale (POS) and permitted online transactions (as permitted by DCB Bank from time to time) and all ATMs transactions at RuPay Network.

'PaySecure' – by RuPay

PaySecure is a security feature available on your DCB Prepaid Card, which provides you an increased security for online transactions by reducing the chances of fraud for those transactions. Registering for PaySecure involves providing personal information to DCB Bank, which is then used to confirm your identity for future online transactions for which PaySecure is used. PaySecure also may be used for record keeping and reporting purposes, as well as to help resolve transaction disputes.

DCB Prepaid Cardholder's Obligations:

The issue and use of the DCB Prepaid Card shall be subject to the rules and regulations as issued and amended by DCB Bank, the Reserve Bank of India and other regulators, as the case may be, from time to time.

The DCB Prepaid 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 DCB Prepaid Cardholder is requested to ensure that the identity of the DCB Bank's officer is established before handing over the DCB Prepaid Card.

The DCB Prepaid Card is non-transferable and non-assignable by the DCB Prepaid Cardholder to anyone under any circumstances.

You must sign on the reverse side of the DCB Prepaid Card immediately upon receipt. You must not permit any other person to use it and should safeguard the DCB Prepaid Card from misuse by retaining the DCB Prepaid Card under your personal control at all times.

The Personal Identification Number (PIN) issued to the DCB Prepaid Cardholder for use with the DCB Prepaid Card at POS, permitted online transactions and Rupay ATMs or any number chosen by the DCB Prepaid Cardholder as a PIN, will be known only to the DCB Prepaid Cardholder and is for the personal use of the DCB Prepaid Cardholder and is non-transferable, non-assignable and strictly confidential. A written record of the PIN number should not be kept in any form, place or manner that may facilitate its misuse by a third party. The PIN should not be disclosed to staff of DCB Bank or to merchant establishments, under any circumstances or by any means whether voluntary or otherwise.

The DCB Prepaid Cardholder's DCB Prepaid card will be debited immediately with the amount of any withdrawal, transfer and other transactions effected by the use of the DCB Prepaid Card. Sometimes the transaction amount and / or tips, surcharge or exceptional transaction amount would be debited to your DCB Prepaid card subsequently / at a later date. The DCB Prepaid Cardholder will ensure that he/she has/had sufficient balance on the DCB Prepaid Card to meet any such requirements.

The DCB Prepaid Cardholder shall not be entitled to withdraw funds by the use of the DCB Prepaid Card in excess of the sufficient balance in the DCB Prepaid Card.

The DCB Prepaid Cardholder will be responsible for all the transactions effected by using his/her DCB Prepaid Card, whether authorized him/her or not, and the DCB Prepaid Cardholder shall indemnify DCB Bank against any loss or damage caused by any unauthorised usage of the DCB Prepaid Card, including any penal action arising therefrom on account of any violation of RBI guidelines, rules and regulations or any other law being in force in India notwithstanding the termination of this arrangement.

You hereby undertake to destroy the DCB Prepaid Card on its expiry or closure by cutting it into several pieces through the magnetic strip. You may call DCB Bank 24 Hours Customer Care for DCB Prepaid Card renewal, reissue or closure before expiry. DCB Bank reserves the sole exclusive right and discretion in the matters of renewing your DCB Prepaid Card on expiry.

The DCB Prepaid Cardholder will inform DCB Bank in writing about irregularities or discrepancies that exist in the transaction details at an ATM or merchant establishment / online transactions within 7 (seven) days of the transaction processed. If no such notice is received during this time, DCB Bank will assume the correctness of transactions.

Fees:

The Transaction fees for cash withdrawals, balance inquiry and/or other transactions, wherever applicable, will be debited to the DCB Prepaid Card at the time of posting debit entry of the transaction amount or at the end of day.

The charges / fees applicable on the usage of the DCB Prepaid Card may be revised or changed by DCB Bank from time to time without prior intimation to the DCB Prepaid Cardholder(s).

Any charges / fees appearing in this Terms and Conditions does not include Goods and Services Tax and/or any other cess or taxes, and the same may be collected from DCB Prepaid Cardholder in addition to such fees or charges as applicable from time to time.

Lost or Stolen DCB Prepaid Card:

In the event that the DCB Prepaid Card is lost or stolen, the occurrence must be reported to DCB Bank 24 Hour Customer Care immediately by fastest means of communication followed with a written communication. A copy of the acknowledged police complaint must accompany the said written communication.

You hereby undertake to indemnify DCB Bank fully against any liability (civil or criminal), loss, cost, expenses or damage (including the attorney fees) that may arise due to loss or misuse of the DCB Prepaid Card in the event that it is lost and not reported to DCB Bank, or lost and misused before DCB Bank is informed.

Subject to your compliance of all Terms and Conditions and upon your written request, a replacement DCB Prepaid Card may be issued at the sole discretion of DCB Bank at the applicable fee.

If it is determined that you were grossly negligent or fraudulent in handling of the DCB Prepaid Card, DCB Bank would not entertain any request for refund / reimbursement of fraudulent usage of the lost / stolen DCB Prepaid Card. If any amount is credited to your DCB Prepaid Card based on false representation and/or any false information provided by you, DCB Bank would recover the amount from you without any prior notice. You hereby undertake to indemnify DCB Bank fully against any liability, loss, cost, expenses, damage that may arise due to your negligent or fraudulent handling of the DCB Prepaid Card.

Should you subsequently recover the DCB Prepaid Card, as it cannot be used, please destroy the DCB Prepaid Card by cutting it into several pieces through the magnetic strip.

Disputes:

In case of purchase transactions, a sales slip with the signature of the DCB Prepaid Cardholder together with the DCB Prepaid Card number noted thereon (by masking some of the digits for confidentially reasons) shall be conclusive evidence between DCB Bank and the DCB Prepaid Cardholder as to the extent of the liability incurred by the DCB Prepaid Cardholder and DCB Bank shall not be required to ensure that the DCB Prepaid Cardholder has received the goods purchased / availed the service, to the satisfaction of DCB Prepaid Cardholder.

DCB Bank shall make bonafide and reasonable efforts to resolve an aggrieved DCB Prepaid Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the DCB Prepaid Cardholder within two (2) months of the receipt of notice of disagreement. If after such effort DCB Bank determines that the charge is correct, then it shall communicate the same to the DCB Prepaid Cardholder.

DCB Bank accepts no responsibility and liability (implied or expressed) for the refusal of any establishment / merchant to honor the DCB Prepaid Card.

This arrangement 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 mere fact that any service can be accessed through internet, mobile or phone by the DCB Prepaid 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 said accounts of the DCB Prepaid Cardholder and, or the use of any of these services.

The DCB Prepaid Cardholder will be liable and responsible for all the costs associated with the collection of dues, legal expenses (including the attorney fees) (if it becomes necessary to refer the matter to any agent/advocate), or where legal resources have been utilized in the resolution of a dispute.

Limitation of Liability:

You acknowledge and agree that, except as otherwise provided by any applicable laws, DCB Bank shall not be liable and responsible for any loss or damage arising from your failure to comply with these Terms and Conditions.

You agree that DCB Bank shall not be liable and responsible to you or to any third party for any modification, suspension or discontinuance of PaySecure.

Under no circumstances, DCB Bank will be held liable and responsible for consequential, incidental, special or indirect losses or other damages, such as any damage to your computer or telephone service resulting from your use of PaySecure.

DCB Bank will assume no responsibility for, and will not be liable for, any damages to, or any viruses which may affect, your computer equipment or other property on account of your access to, use of, or downloading from, the said website.

You shall take necessary steps to get registered your Mobile Number with DCB Bank for 'SMS alerts', to receive alerts on your such registered Mobile Number for transactions done on your DCB Prepaid Card. DCB Bank shall send the 'SMS alerts' on your registered Mobile Number for transactions done on your DCB Prepaid Card.

Disclaimer of Warranties

You expressly understand and agree that any software obtained through the use of PaySecure is downloaded and used at your own discretion and risk and responsibility and that except as otherwise provided in these Terms and Conditions, you will be solely liable and responsible for any damage to your computer system or loss of data that results from the download or use of any such software or other materials through PaySecure.

Except as otherwise required by any applicable law, DCB Bank makes no representations or warranties about PaySecure of any kind, express or implied, including any warranties as merchant ability or fitness for a particular

purpose. PaySecure is provided by National Payments Corporation of India and made available to you by DCB Bank on an “as is” basis.

Schedule of Charges:

Description	Applicable Fees /Charges** (Amount in Rs.)
Card Issuance Fees	Rs. 100/-
ATM Cash Withdrawal Fees	Rs. 20/-
ATM Balance Enquiry	Rs. 8/-
Card Re-issuance Fees	Rs. 100/-
PIN Re-Issuance Fees	Rs. 50/-

*****Taxes as applicable will be levied on all the fees and charges***

The aforementioned Terms and Conditions are subject to change from time to time at the sole discretion of DCB Bank. For updated Terms and Conditions, you may visit DCB Bank’s website www.dcbbank.com.

The DCB Prepaid Card may also be issued under a co-branded arrangement with program partners and in such event, such arrangements may have some additional terms and conditions and/or additional promotional fees, over and above what has been stated above, and which will be communicated to the such co-branded DCB Prepaid Cardholder, at the time of issuance of such co-branded DCB Prepaid Card.