

Terms and Conditions for Equitas Small Finance Bank Multi-Currency Forex / Domestic Prepaid Card

The Multi-Currency Forex Prepaid Card/Domestic Prepaid Card is issued to you by **EQUITAS SMALL FINANCE BANK LIMITED (ESFB)**, a banking company registered under the Companies Act, 1956, carrying on the business of banking under the Banking Regulation Act, 1949, and having its Registered Office at 4th Floor, Phase II, Spencer Plaza, No.769, Anna Salai, Chennai 600 002, hereinafter referred to as **"Equitas Bank"**.

Please read these Terms and Conditions carefully before using the Equitas Bank Multi-Currency Forex Prepaid Card/Domestic Prepaid card.

By using the card you are unconditionally and irrevocably confirming to have read the terms and conditions herein and accepting the terms & conditions listed below and will be bound by them at all times and you accept that you are responsible for ensuring compliance and keeping updated with any changes / amendments in the relevant notifications/ guidelines/ circulars governing the usage of the Card.

ESFB disclaims all liability on account of any breach by the Cardholder of the relevant notifications/ guidelines/ circulars, governing the usage of the Cards in force and from time to time and on account of abuse and/or misuse of the card by the cardholder.

If the terms and condition are not acceptable, the Cardholder shall not use the Card and immediately return the Card to ESFB. ESFB urges the card holder to go through Bank's Grievance Redressal Policy available on the Bank's website www.equitasbank.com or contact his/her nearest branch. This policy has been framed in line with RBI's guidelines and will help in an unlikely event of card holder account /Card being debited for a transaction not done by him/her..

Definitions

- 'The Bank' means Equitas Small Finance Bank Limited (ESFB), a banking company registered under the Companies Act, 1956, carrying on the business of banking under the Banking Regulation Act, 1949, and having its Registered Office at 4th Floor, Phase II, Spencer Plaza, No.769, Anna Salai, Chennai 600 002, hereinafter referred to as **"Equitas Bank"**.
- "RuPay/VISA/MasterCard" means a trademark owned by and normally associated with NPCI/Visa/MasterCard international.
- "Customer" or "Cardholder" or "Holder" or "You" shall mean any individuals / Organizations who obtain / purchase card from the bank and who is authorized to hold and use the same against the value stored on such card.
- "Card", "Domestic Pre-Paid Card", "Gift Card", "GPR (General purpose Reloadable) Card" "Equitas Bank Multi-Currency Forex Card", "Forex Card", "Travel Prepaid Card" refers to the RuPay / Visa /MasterCard International Forex / Domestic Prepaid Card issued by Equitas Bank to a Cardholder.
- "Regulations" shall mean the master directions, circulars, notifications, rules, guidelines, regulations, etc. issued by Reserve Bank of India or any other competent authority related to issuance and operation of prepaid payment instruments in India, as amended from time to time.
- "Business Day" means a day other than a Sunday, 2nd or 4th Saturday of a Month or Public Holiday as defined under Section 25 of Negotiable Instrument Act, 1881 on which banks are open to transact business of banking

- “KYC” shall mean Know Your Customer guidelines adopted by Bank for the purpose of identification and verification of the customer, pursuant to the Regulations issued by Reserve Bank of India, from time to time.
- “Schedule of Charges” shall mean the details of fees or Charges as may be prescribed by us from time to time and displayed on our website.
- "Funds" or "Balances" refers to the aggregate net of the primary amount purchased including any specified amount as the case may be, (which does not include any sales commission, fees, charges, conversion fee, commission and any other expenses incurred in connection with the Equitas Bank Multi-Currency Forex / Domestic Prepaid Card).
- "ATM" refers to Automated Teller Machine on shared network, at which amongst other things, the Cardholder can use his Equitas Bank Multi-Currency Forex / Domestic Prepaid Card to access his funds held with Bank.
- “Payment Gateway” means the protocol stipulated/to be stipulated by bank authorizing the payments made using card over the internet upon authentication of the Customer.
- POS” or “Point of Sale” means electronic terminals maintained by Merchant Establishments in India at which the Customer can use the card.
- “Merchant" or "Merchant Establishments" shall mean establishments wherever located which accept / honour the Card and shall include amongst other stores, shops, restaurants, airline, organisations etc. honouring the Visa/RuPay/MasterCard Card.
- "PIN" means the Personal Identification Number (required to Access ATMs and POS) allocated and issued to the Cardholder by Equitas Bank.
- "Transaction" means any instruction given by a Cardholder by using his/her Card directly or indirectly to Equitas Bank, to effect a particular action on his/her specified account. (Examples of transactions can be retail purchases, cash withdrawals, balance inquiries)
- "Statement" means a periodic statement of account of a Cardholder setting out the transactions carried out by the Cardholder during the given period and the balance on that account standing as on the date specified in such statement of account. It may also include any other information that Equitas Bank may, at its sole discretion deemed fit necessary to include.

Eligibility, Manner of Applying / Obtaining & Conditions of Issue of the Card

- Resident individual may apply for the issuance of the Card through any branch, online digital channels, representative of the Bank which is determined by the bank, from time to time.
- Forex Card can only be issued to customers over 12 years of age along with the undertaking of the guardian.
- The applicant applying for the Card will be required to complete and submit a duly signed application form as required by the Bank and further submit all such documents as may be necessary or required by the Bank.
- The issuance of the Card is subject to compliance by the card applicant of the provisions of applicable laws (including Foreign Exchange Management Act, 1999), rules, regulations and directions as issued by the Reserve Bank of India or other authority including card platforms under any law in force from time to time.

Cardholder Obligations

- The issue and use of the Card in addition to the present Terms and Conditions shall be subject to the rules and regulations in force from time to time as issued by the Reserve Bank of India, FEMA1999 and Equitas Bank.
- An individual or corporate for the use by its authorised employees and / or representatives of the corporate can purchase the Equitas Bank Multi-Currency Forex Card / Domestic Prepaid Card subject to legal and regulatory restrictions in force from time to time.
- Utilisation of the Card must be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI) and the Terms and Conditions hereof and of Equitas Bank. In the event of the failure of the card holder to comply with the same, he/she may be debarred from holding the card and shall be solely responsible and liable for any action under the Foreign Exchange Management Act 1999 / RBI Regulations and for any / all consequences, losses, costs, expenses, claims, damages, and liabilities of what-so-ever nature arising from you not complying with all applicable laws from time to time in force.
- The Card may be purchased and held by residents of India, after completing the application in all respects and submission of necessary documents that are required by the Bank.
- Forex Card shall not be valid for the use in India, Nepal and Bhutan and such other countries as may be notified.
- Domestic Prepaid Card is valid only in India.
- You agree and understand that no release of foreign exchange is admissible for travel to Nepal and Bhutan and / or in countries where the Bank does not have tie-up or services and hence it shall be your responsibility to inquire or become aware of whether such services are available or not in the country of your visit and make your own arrangements in such cases / countries where such services are not available. Bank will not be liable or be held liable for non-availability of services at any of the countries due to any reason whatsoever nor the availability of the service shall not be presumed by the card holder. Card holder is bound to enquire about the availability of the service in the country of his/her visit before undertaking the visit.
- The Bank is not responsible for acceptance/non-acceptance of the Equitas Bank Card at a merchant establishment or an ATM in India or in any other country.
- The Card is not transferable or non-assignable to any other person by the Cardholder under any circumstances.
- You shall agree not to permit any other person to use it and shall take all necessary precautions and measures to safeguard the Card from any misuse and shall keep or retain the Card under your personal control at all times.
- The Cardholder shall acknowledge and agree that Personal Identification on Number (PIN) issued by the Bank to the Cardholder for use with the Card shall be kept confidential by the card holder and shall be known only to the Cardholder and is for the personal use by the Cardholder and is non-transferable. . The Cardholder further agrees that a written record of the PIN number shall not be kept in any form, place or manner that may facilitate its use or misuse by a third party. The PIN shall 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. Cardholder confirms that he/she shall not be entitled to any raise any dispute, chargeback or refund in case of compromise of the credentials relating to the card by him/her.
- The Cardholder shall acknowledge and agree that OTP (One Time Password) received for any financial and non-financial transaction should be kept confidential and it should not be compromised or disclosed to anyone.

- I agree that a forex card may be issued to a Minor by the consent of his/her natural guardian or by a guardian appointed by a court of Competent Jurisdiction or authority. The guardian shall represent the Minor in all transactions of any description in the above forex card until the said Minor attains majority. Upon the Minor attaining majority, the right of the guardian to operate the account shall cease. The guardian agrees to indemnify the Bank against the claim of above Minor for any withdrawal/transactions/load/reload made using the card. Card holder The guardian agrees to indemnify the Bank against the claim of above Minor for any withdrawal/transactions/load/reload made by him using/into the Minor's forex card.
- The Cardholder is not entitled to earn any interest in connection with his funds and these funds do not constitute deposit by the Cardholder with Equitas Bank and the Card does not entitle the Cardholder to any Overdraft / Credit Facility.
- The Cardholder will be responsible for transactions carried out using the Card, whether authorised by the Cardholder or not, and shall indemnify Equitas Bank against any loss or damage caused by any authorised use of the Card or related PIN, including any penal action arising there from on account of any violation of RBI guidelines or rules framed under the Foreign Exchange Management Act 1999 or any other law being in force in India and / or any other country / State / Continent / Territory wherever located in the world at the time, notwithstanding the termination of this agreement.
- You undertake and agree not to use the Card for making payment for any illegal purchases i.e. purchase of items / services not permitted by the RBI as per Foreign Exchange Regulations like lottery business including Government/Private lottery, online lotteries, call back services, Gambling and betting including casinos, Purchase of banned magazines, making payment to organisations involved in suspicious, illegal and/or terror activities, Online Forex Trading etc. In the event of non-compliance with this guideline, the cardholder will be held liable and he/she may be debarred from holding the card apart from being proceeded against under the relevant law.
- Any charge or cost levied by the Merchant Establishment in relation to any Transaction shall be directly settled by the Customer with the Merchant Establishment. Bank shall not be liable or responsible, either directly or indirectly, for any act or omission on the part of the Merchant Establishment or the charges or cost levied by them in relation to the Transaction.
- Card holder agrees that the TCS deducted in Forex Card is non-refundable by the bank.
- All refunds and adjustments due to any Merchant Establishments on account of device error or communication link will be processed manually and the Account will be credited after due verification by bank pursuant to the applicable rules, regulation and bank's internal policy . Cardholder agrees that any Transactions will be accepted or honoured only based on the available credit balance in the Account without taking into account any disputed amount under consideration by the bank. Cardholder shall unconditionally keep bank indemnified against any loss or damage caused to bank on account of dishonouring the payment instructions as a result of insufficient funds in the Account
- The customer agrees and confirms that any unclaimed balance amount in the card for more than 10 years will be transferred to the Depositor Education and Awareness Fund (DEAF) as per RBI regulation
- The Customer hereby acknowledges and agrees that if there is no transaction for a consecutive period of one (1) year on the Domestic Prepaid, subject to validity of the card, the same shall be made inactive by the bank after sending a notice to the customer. The card can only be reactivated by bank after validations and requisite due diligence, as stipulated from time to time.

- The customer hereby acknowledges and agrees that if there is no transaction in the forex card for consecutive 180 days, appropriate inactive charges may be levied by the bank, as stipulated from time to time
- Cardholder hereby agrees to receive SMS or email alerts from the bank for transactions or other information or details of the card and also calls from the bank on his/her mobile for verification.
- The Card is and shall be at all times the absolute property of Equitas Bank.
- Cardholder, hereby agree and acknowledge that, any or all the instructions or communications given to Equitas Bank, directly or indirectly, via telephone, mobilephone, facsimile, untested telexes and faxes, , cable, e-mail or any other form of electronic communication, for any purpose related to Card, Funds, Statement, etc. involves inherent risks and at times the said instructions or communication may not be clear, complete, visible, readable or intercepted by unscrupulous elements and as such Cardholder hereby agree and confirm that Equitas Bank shall not be held liable for and shall be indemnified from, any losses or damages including legal fees arising upon acting on, or failure to act on such instructions or communications, wholly or in part in accordance with the said instructions or communications so received.
- Card holder hereby agrees and acknowledges that they are aware that they can use Equitas Bank Card for ATM, Online, and Contactless transactions and at merchant outlets through online portals. They can enable or disable channels and also increase or decrease the limits for the channels through different channels. Equitas Bank in no way shall be held responsible for any loss or inconvenience caused by these restrictions or because of the cardholder not enabling the channels before using the card or misuse of the card under the above transactions.
- In case the forex card is used for a transaction in any currency other than the currency which is loaded on the card, or in case the card is used for transaction in any currency which is loaded on the card however having inadequate balance, cardholder shall be for a cross-currency markup + GST on the transaction amount as may be levied by the bank. The conversion from the base currency to the transaction currency will be done by Visa/MasterCard platform and the exchange rate will be applied by Visa/MasterCard for this conversion.
- Equitas Bank Forex Card will carry the currency wallets in the card as prescribed in the features. However, the bank reserves the right, at its sole discretion, to increase or decrease the number of currencies available, without any reference or issuing any prior notice to the cardholder.
- Equitas Bank accepts no responsibility for any charges over and above the values / cost of transaction levied by any Merchant Establishments and debited to your account along with the transaction amount.
- A purchase and a subsequent credit for cancellation of goods / services shall be treated as two separate transactions. The refund, if any, so entitled to the cardholder will only be credited to his/her account (less cancellation charges) as and when it is received from the Merchant. If the credit is not posted to the card account of the holder within 30 days from the date of request for refund , cardholder shall notify Equitas Bank, also with a copy of the credit note / void slip from the merchant. Equitas Bank accepts no responsibility and / or liability for any delay caused in this regard for any reason whatsoever.
- In case of Charge back, cardholder shall submit the charge slip generated while processing the transaction at ATM or POS terminal.
- Cardholder shall be liable to pay separate service charges levied for facilities as fixed and announced by the Bank from time to time, and such charges may be deducted by the Bank from the balances available on the Card. In a situation where the Card does not have sufficient funds to deduct such service charges, the Bank reserves the right to deny such transactions and the decision of the Bank shall be binding on the Cardholder. The Bank shall not be liable for any consequences

arising out of denial of transactions as the cardholder is bound to ensure sufficient balance under his/her card before or at the time of undertaking a transaction. The Bank shall have the right to exercise its right of set-off, lien and/or appropriation, irrespective of any other lien or charge, present or future value of all balances held in the Card or in any Currency Wallet thereto, to the extent of all outstanding dues, whatsoever, arising as a result of the services extended by the Bank.

- The availability of ATM services in a country other than that in which the Card was issued is governed by the local regulations in force in the said country. Bank shall not be liable if these services are withdrawn without notice thereof.
- Some ATM's may charge an additional fee on withdrawals. This fee is over and above the ATM withdrawal fee charged by the Bank. This fee may appear with different terminology depending on the overseas bank like ATM Access Fee, ATM Ownership Fee etc.,. Bank is not responsible for any such fees and cardholder shall not be entitled to refund of the same in case they are levied on account of usage of the card.
- In case of Debits in excess of funds held by the Cardholder, the Cardholder permits the Bank to debit his SB/Current/TD/RD accounts(s) with the Bank and / or reimburse the Bank, in case he does not have any operating account with the Bank.
- Equitas Bank will not be liable for any consequential or indirect loss or damage arising from or related to the loss / issue of the Card and related PIN, howsoever caused.
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- Bank reserves the right to modify the card usage limits at any point of time.
- Applicable charges will be deducted from cardholder' Equitas Bank Forex / Domestic Card at the time of posting the cash withdrawal / balance enquiry or whenever required.
- Cardholder hereby authorises Equitas Bank and Visa/MasterCard/RuPay to convert the charges incurred in the foreign currency equivalent to the currency in which the Forex Card was issued thereof at rates as per the policy of Equitas Bank & Visa/MasterCard/RuPay from time to time.
- Equitas Bank may from time to time, at its discretion, tie -up with various agencies to offer various features on the card. All these features would be on a best effort basis only, and Equitas Bank does not guarantee or warrant the efficiency, usefulness of any of the products or services offered by any service providers / merchants / outlets / agencies. Disputes (if any) would have to be taken up with the merchant / agency, etc. directly, without any reference to Equitas Bank.
- For overseas transactions, Cardholder agree and accept the Rules and Regulations framed by Bank and effective at present or that may be notified. Bank will update its policy from time to time in line to allow or restrict country / merchant / ATM / POS / Ecom transactions country wise. To know the blacklisted countries cardholder shall contact the bank to ascertain as to whether transactions are restricted or disallowed in the country, cardholder may be undertaking the travel. In case of overseas travel / overseas transactions being declined Bank shall not be liable.
- Equitas Bank reserves the right to add or modify any of the terms and conditions, policies, features and benefits upon notice to the Cardholder.

General

- Cardholder shall promptly notify Equitas Bank in writing of any change in his/her communication address.
- Important alerts pertaining to the Card including but not limited to Card expiry, suspected fraudulent transactions, and changes in Card usage guidelines, technical disturbances, Card transactions shall be sent to the Email ID / SMS on the mobile number registered with the bank

by the cardholder in the application form. In the event there is any change in the Email ID / mobile number, cardholder shall promptly notify Equitas Bank about such modification(s) and the Bank shall not be liable whatsoever in this regard. Equitas Bank shall not be liable for any loss, damage or inconvenience caused to you in case you do not receive such alert(s) due to any technical or firewall reasons at cardholder's end or for any reason not within the reasonable control of the Bank.

- Equitas Bank makes no representation or warranties about the quality fitness or authenticity of the goods and services offered by third parties providing benefits such as discounts to Cardholders. Equitas Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.
- Important notifications and modifications in the card usage rules/guidelines and terms and conditions pertaining to the card will be uploaded at Equitas Bank's website www.Equitasbank.com and cardholders are requested to regularly check the website and keep updated regarding such notification and modifications. Such publication on the website will be deemed to constitute effective notice to the cardholder of any modification(s) thereof. The Bank shall not be liable in the event any loss or inconvenience is caused to you due to any failure in receiving such information.
- The card is not to be used at the hotels during check-in (Pre-Authorization transactions) and also at other locations where paying arrangement is done before completion of the purchase transaction or service. However, cardholder is solely responsible for pre-authorization transaction.

Card Usage Limits

- Equitas Bank Forex Card shall be subject to a maximum limit of USD 2,50,000 (Two Lakh Fifty Thousand only) or its equivalent per financial year, which shall be subsumed in overall limit of USD 2,50,000 as stipulated by Reserve Bank of India (RBI) or any other amount, as may be specified by RBI from time to time.
- Equitas Bank Gift card shall not exceed the maximum value of Rs.10000/- and it is non-reloadable.
- Equitas Bank Reloadable Domestic Prepaid card shall not exceed Rs.2,00,000/- at any point of time for a fully KYC compliant cardholder. For a minimum KYC compliant card, the amount loaded during any month shall not exceed ₹ 10,000/- and the total amount loaded during the financial year shall not exceed ₹ 1,20,000/-.

Card Validity, Reload, Refund

- You agree and acknowledge that the Equitas Bank Multi Currency Forex Card / Domestic Prepaid Card is valid up to the last day of the month / year indicated on the Card issued by the Bank to you.
- Cardholder needs to utilize the entire credit balance available on the card prior to its expiry. In case the cardholder does not utilize the balance available on the card within the validity period, cardholder should approach the bank / corporate for refund.
- Equitas Bank Prepaid Card can be reloaded at any Equitas Bank Branch in India or through online by furnishing the required documents at a reload fee as per the schedule of charges specified by Equitas Bank from time to time. Equitas Bank reserves the right to limit the reload amount onto the primary / principal Purchase amount.

- Refund of unutilized balance in Forex Cards are allowed only after 10 days from the date of last transaction.
- Card holder should encash the remaining balance in forex card within 180 days of the last completed trip.
- The Corporate and the card holder (employee) understand and agree that the balances on the card can be transferred to another/ new card , and the Bank is not obliged to ascertain the correctness or ownership relating to the balances before allowing any transaction, including encashment of the balance on instructions from the Corporate. The Bank is authorized to act on instructions from Corporate, subject to satisfaction any other requirement, and in accordance with the Bank's policies from time to time.
- Refund of the balance amount, if any lying in the account will be refunded back to the source. Please note that in case of source account is inactive / dormant / closed / blocked, refund will be initiated as per bank policy which may change time to time.

Disclosure of Information

- When requested by Equitas Bank, you shall provide any information, records or certificates relating to any matters that Equitas Bank deems necessary. You will allow or authorise Equitas Bank to verify the veracity of the information furnished whatever means or from whichever sources deemed necessary. If the data is not provided or if incorrect, Equitas Bank may at its discretion refuse renewal of the Card or cancel the Card forthwith.
- Equitas Bank reserve the right to disclose customer information to any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other Government bodies.
- Equitas Bank reserves the right to disclose, in strict confidence, to any other institution / entity, such information concerning the cardholder as may be necessary or appropriate in connection to data processing and participation in any Electronic Fund Transfer network.
- Equitas Bank reserves the right to report to the RBI expenditure undertaken by its Cardholders in foreign currencies to ensure that the permissible elements are not exceeded by the Cardholder and that the Foreign Exchange Management Act, 1999 is not contravened.

Dynamic Currency Conversion

- In certain countries, the acquiring banks may choose to activate the feature of 'Dynamic Currency Conversion' on their ATMs or POS machine network. As per this facility, the ATM/POS machine identifies Forex Card as a card issued from a foreign country and prompts the customer to transact in their 'Home Currency' (in the case of Indians, this would be Indian Rupees.)
- Forex Card is purchased and loaded with the purpose of using the card in the respective foreign currency, the customer must avoid selecting any option that prompts for a change in usage of currency, to avoid any adverse exchange rate.
- The 'Dynamic Currency Conversion' feature may appear with different terminology depending on the overseas bank.
- Equitas Bank is not responsible for any 'Dynamic Currency Conversion' related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of the card.

Statements and Records

- The cardholder can download the periodic account statement through Prepaid Card portal.
- Equitas Bank's records of transaction processed by the use of the Card shall be conclusive and binding for all purposes.
- Please be informed that details about fees and charges, POS Cash Advance fees, Merchant Reversals are not sent on real-time basis through email/SMS. The same will be provided as part of the statement.

Lost or stolen Card

- In the event that the Card / PIN has been misused, lost or stolen, card can be blocked through customer web portal or the occurrence must be reported immediately by calling the 24- Hour Customer Service Number maintained by Equitas Bank.
- You hereby indemnify Equitas Bank fully against any liability (civil or criminal), cost, expenses or damages that may arise due to loss or misuse of the Card in the event that it is lost and not reported to Equitas Bank, or lost and misused before Equitas Bank is officially and formally informed.
- A replacement Card may be issued at the sole discretion of Equitas Bank at an applicable fee.
- Should you subsequently recover the Card, the Card cannot be used as it has been hot-listed on report of loss / theft. Please destroy the Card by cutting it into several pieces through the magnetic strip.

Forex Card Insurance

- The lost card Liability insurance coverage is provided to Forex Cardholders by an Insurance Company that has been empanelled by Equitas Bank whose terms, conditions and decisions, for which Equitas Bank is not liable.
- You acknowledge that the insurance benefit provided on the Forex Card will be available to you as per the terms of the relevant insurance policy in force and only so long as you are and remain an active Cardholder of Equitas Bank with your account conduct being deemed satisfactory and in an event of the Card being terminated for whatever reason, the benefit of such insurance cover shall automatically cease to be available from the date of cessation of membership.
- Equitas Bank reserves the right to discontinue the insurance facility so offered at any time. In such an event Cardholders shall be informed about the cut-off date. Any decision of Equitas Bank in this case shall be final.
- Equitas Bank does not hold any warranty and/or make representation about quality or delivery of the cover, claim processing or settlement of the claim by the empanelled Insurance Company in any manner whatsoever. The settlement or repudiation shall be governed by the contract of insurance between the insurer and the insured and Bank shall only be a facilitator.
- The longer the time taken to notify the bank, the higher will be the risk of loss to the bank/customer.

Disputes

- Bank will follow the VISA/Mastercard/RuPay rules and regulations for the dispute transactions.
- The Cardholder shall sign and retain all the charge slips generated for each of the Transaction consummated at a Merchant Establishment. Bank shall not be obliged to provide copies of the charge slips or transaction slips to the Customer. Any such request by the Customer will be at our sole discretion and provided such requests have been made by the Customer within forty-five (45) Business Days from the date of the Transaction. The Customer agrees that bank shall be entitled to charge additional cost or charge for providing copies of the charge or transaction slips.
- All or any dispute shall be subject to regulatory guidelines and to the jurisdiction of courts in Chennai alone.
- The Cardholder will be liable for all the costs associated with the collection of dues, legal expenses (if necessary to refer the matter to any agent), or where legal resources have been utilised in the resolution of a dispute.

Termination

- The Cardholder may discontinue this facility at any time by getting the card hot-listed. However, for the transactions done during the period the card was active, but posted on the card after the surrender, the Cardholder shall be entirely liable. In case of a dispute on any transaction, Cardholder can notify the Bank and the Bank can raise a chargeback as per regulations of the Network Partner (VISA/MasterCard/RuPay).
- The Bank reserves the right to withdraw Card Program for any reason whatsoever.
- The Bank shall be entitled to discontinue this facility at any time by cancelling the card by giving 30 days' notice and it shall be deemed to have been received by the Cardholder within 30 days.
- Equitas Bank 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:
 - a. Failure to comply with the terms and conditions herein set forth.
 - b. An event of default under an agreement or commitment (contingent or otherwise) entered into with Equitas Bank.
 - c. The Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceeding of a similar nature.
 - d. Withdrawal of this program for whatsoever reason.