

## **General Terms and Conditions applicable to the above Services offered by The Concierge-**

1. Concierge service is only available for respective program active debit cardholders.
2. Clients may place requests for the Services by telephone or email only (which does not include text messages).
3. AU Small Finance Bank and/or The Concierge, may at its sole discretion, withdraw any of the Services and/or to refuse to accept any requests.
4. If the Concierge is unable to deal with any request, it will inform the client as soon as reasonably practicable.
5. Once the Client requests for any of the Services from the Concierge, it will be deemed that all details provided to The Concierge for the purpose of booking, ordering, or purchasing products or services are correct and that the client has sufficient funds to cover the cost of the product or service.
6. The Concierge and/or AU Small Finance Bank shall not be held responsible for the nonexecution and/or delays resulting from any cause or event not reasonably within its control and not limited to riots, earthquake, breakdown of plant and machinery, acts of God etc.
7. The Concierge and/or AU Small Finance Bank shall have no liability to the client for any loss, damage, costs, expenses or other claims that the client may suffer or incur as a result of availing any of the above Services that may have been facilitated by The Concierge as a result of requests or any instructions supplied by the client which are incomplete, incorrect or inaccurate or arising from their late arrival or non-arrival, or any Client Default.
8. AU Small Finance Bank makes no representation or warranties to the client, express or implied, with respect to any of the Services that will be provided by the Concierge. All warranties, conditions and other terms implied by statute or common law (including but not limited to fitness of purpose or merchantability) shall be expressly disclaimed and excluded to the fullest extent permitted by law.
9. AU Small Finance Bank does not warrant the competency of the Concierge. In no event, shall AU Small Finance Bank be held liable and/or responsible in any way for any actions/inactions and/or performance of the Concierge.
10. AU Small Finance Bank does not assume any liability for (i) fraud committed by or misrepresentation by the Concierge or the client or (ii) any information or data given by the client or the Concierge.
11. In no event will the Concierge be liable for any indirect, incidental, compensatory or punitive damages or damages resulting from loss of profits, loss of data or business interruption arising out of the use, inability to use, or the results of use of the Services.
12. Any disputes arising out of the Services above, shall be subject to the laws of India and courts of Mumbai in India shall have the jurisdiction to resolve all disputes arising out of the Services
13. Clients need to directly bear all expenses of services availed from the concierge. AU Small Finance Bank will not be liable for any payment for services availed by the clients from the Concierge.

The global concierge programme is provided and administered by Provider ("The Concierge"). These terms and conditions apply to all services ordered from or provided to the AU Small Finance Bank client ("The Client") by the Concierge and by requesting services from the Concierge, the Client agrees that these conditions without limitation or qualification shall apply to those services and the order(s).

Please read these terms and conditions carefully. Please note that AU Small Finance Bank may update these terms and conditions from time to time and the usage of the Concierge services shall imply an acceptance of the changes made to the terms and conditions from time to time. AU Small Finance Bank is not the provider of the Concierge services. AU Small Finance Bank has contracted with the Concierge at its registered e-mail ID at [concierge@aubank.in](mailto:concierge@aubank.in) to provide the Concierge services to the Client. All queries, complaints, and issues regarding the Concierge services should be directed by the Client to the Concierge