

# Terms & Conditions for UPI QR Acceptance



AU Small Finance Bank Limited (“AU Bank”) is engaged in the business of facilitating a suite of financial services to merchants to accept digital payments and providing other value-added services to merchants.

In connection therewith, subject to and on the terms and conditions set out herein, you (the Merchant/User) are desirous of acquiring, and have applied for, UPI QR/VPA services (“Services”) being offered by AU Bank to accept payments from customers. AU Bank has agreed to provide AU Bank Payment Acceptance Services (defined hereinafter) to you, and you hereby agree to avail these Services.

## 1. Definitions

- **“Applicable Law”** shall mean any applicable statute, regulation, circular, ordinance, judgment, notification, rule of common law, order, decree, bye-law, government approval, directive, guideline or any form of decision of, or determination by, or any interpretation, policy or administration, having the force of law, by any national, state or local agency, ministry, public official, court or other governmental organization having jurisdiction over the matter in question or the performance of any obligations under these Terms & Conditions.
- **“UPI”** means the Unified Payments Interface, which is a payment system that powers multiple bank accounts into a single payment network of participating banks, permitting several banking features, seamless fund routing, and merchant payments under one interface.
- **“Merchant Services”** means the services or products provided by you to your Customer/s, the remittance/payment for which is to be made through the Customer’s valid accounts/card/s or bank account, using AU Bank Payment Acceptance Services.
- **“Processing Mechanism”** means the payment mechanism through the internet or such other mode of payment and delivery as may be notified by AU Bank from time to time, including but not limited to Immediate Payment Service (IMPS), National Electronic Funds Transfer (NEFT), Real Time Gross Settlement (RTGS) and/or UPI (defined hereinafter).
- **“Transaction”** shall mean an electronic financial transaction undertaken using the AU Bank Payment Acceptance Services.
- **“Customer”** means any person who contracts with you for purchase of goods and/or services and makes a payment or remittance thereunder.
- **“Customer Payment Amount”** means the amount paid by the Customer to you, using the Service, for purchase of any goods and/or services.

## 2. Eligibility to Use

The Merchant expressly acknowledges and agrees that:

- The Merchant is a legal person and is not less than 18 years of age;
- The Merchant is capable of entering into, and is duly authorized to enter into, a legally binding agreement/contract;
- The Merchant’s employees, officers, representatives, and other agents accessing AU Bank Payment Acceptance Services are duly authorized to access the said Services and to legally bind the Merchant to these terms and all related actions;
- All registration information submitted by the Merchant is accurate, true, and complete;
- The Merchant shall always maintain the accuracy and correctness of such information;
- The Merchant is not barred or otherwise legally prohibited from accessing or using the Services under the laws of India;
- The Merchant is an entity duly constituted and validly existing under Indian law; and
- The Merchant expressly acknowledges and agrees that the use of the Services is permitted only for persons/entities physically located in India at the time of registration, linking to any offering forming part of AU Bank Payment Acceptance Services, and processing/undertaking any Transaction. To avail the Services, the Merchant must be a business entity holding an active Indian mobile number and a bank account in India.

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### 3. Scope

- The scope of AU Bank Payment Acceptance Services, including the terms of use, is subject to amendments from time to time, which shall be notified to you upon any material amendments being implemented. Without prejudice to the generality of the foregoing, AU Bank shall be entitled to undertake enhancements for customer experience and transaction security in its absolute discretion.
- The Merchant undertakes not to access or attempt to access AU Bank Services by any means other than through the interface provided by AU Bank and in the manner permitted therein.
- The Merchant acknowledges that it shall be required to provide up-to-date, correct, and accurate information, including the mobile number registered with the relevant bank, email address, and any other information or details as may be required by AU Bank from time to time.
- For the avoidance of doubt, it is clarified that enhancements may also be in the nature of optimization procedures, both manual and machine-learning based, for different modes of payments in order to improve payment performance.
- AU Bank has developed and is the owner of certain software which enables processing payment services and Transactions through Processing Mechanism for automated acceptance of payments.

### 4. Fees for Payment Acceptance Services

- AU Bank shall be entitled, without exception and at its sole discretion, to deduct all outstanding fees and applicable taxes from any payments to be made to the Merchant. All fees/charges shall be exclusive of applicable taxes, which shall be the liability of, and charged to, the Merchant.
- MDR/fees on transactions accepted by the Merchant via UPI on RuPay Credit Card shall be applicable based on the small merchant/large merchant classification, in accordance with DPSS.CO.PD No. 1633/02.14.003/2017-18, as amended from time to time.

<b>RuPay Credit Card via UPI*</b>	<b>Merchant Classification</b>	<b>Service Fee</b>
Credit Card (RuPay) via UPI – transaction value equal to or below INR 2000	Small Merchant	0%
Credit Card (RuPay) via UPI for transaction value above INR 2000 – MCC - 0820, 0821, 0822, 0823, 0824, 0825, 4111, 4112, 4814, 4900, 5172, 5541, 5542, 5960, 5983, 6012, 6211, 6300, 6540, 7299, 7322, 7399, 8062, 8211, 8220, 8241, 8244, 8249, 8299, 9311, 9399	Small Merchant	1.00%
Credit Card (RuPay) via UPI – all other categories – transaction value above INR 2000	Small Merchant	2.00%
Credit Card (RuPay) via UPI – MCC - 0820, 0821, 0822, 0823, 0824, 0825, 4111, 4112, 4814, 4900, 5172, 5541, 5542, 5960, 5983, 6012, 6211, 6300, 6540, 7299, 7322, 7399, 8062, 8211, 8220, 8241, 8244, 8249, 8299, 9311, 9399	Large Merchant	1.00%
Credit Card (RuPay) via UPI – all other categories	Large Merchant	2.00%

\*Merchant categorization and applicable service fees may be revised from time to time in accordance with NPCI regulations and other applicable regulatory guidelines.

- The Merchant may be subject to additional fees/charges, as may be communicated by AU Bank, any governmental authority, and/or any other network provider from time to time. Deductions/charges for Soundbox shall be applicable as per the plan set by the Bank. The installation and rental charges collected for the QR Speaker shall be non-refundable.

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Plan Type	Plan Description	Installation	First Year Rental	First Year Total Cost	Second Year Rental	Second Year Total Cost
Annual	Daily Instalments	No Installation	Rs. 100/- per day for 15 days	Rs. 1500/-	Rs. 1000/-	Rs. 1000/-
Annual	Complete Deduction ₹1500 Same Day	Rs. 299/- (One Time)	Rs. 1200/-	Rs. 1499/-	Rs. 1000/-	Rs. 1000/-
Monthly	Rental Rs. 125 per Month	Rs. 299/- (One Time)	Rs. 125/- per month	Rs. 1799	Rs. 100/- per month	Rs. 1200/-

- In case any part payment is received, deduction towards installation and rental cost shall continue until the total cost is fully recovered. AU Bank shall be entitled to debit the installation and rental cost from the account linked to the respective QR Merchant.
- In case of payment failure, the Merchant shall be provided a maximum relaxation period of one month, post which the pending amount shall be debited from the Merchant's AU CA/SA account.
- Post completion of the second year, charges for the Soundbox may be applicable at the sole discretion of AU Bank, and the Merchant agrees to bear such charges as may be communicated by AU Bank from time to time.

### 5. Payments

- By accepting these Terms and Conditions, the Merchant expressly authorizes AU Bank to hold, receive, disburse, and settle funds on behalf of the Merchant. Such authorization shall permit AU Bank to receive Customer Payment Amounts pursuant to a Transaction into AU Bank's account for further processing of each Transaction. AU Bank shall process and transfer such payments received by it to the bank account designated by the Merchant for this purpose at the time of registration and/or to any such account as instructed by the Merchant ("Merchant Account"). The authorization provided herein shall remain in full force and effect until specifically terminated.
- By accepting these Terms and Conditions, the Merchant also expressly authorizes AU Bank to hold, receive, and settle funds on behalf of the Merchant for such other value-added services as may be opted for and instructed by the Merchant through the permitted use of the application.
- The Merchant accepts the charges linked with the Services and further confirms that all information provided to AU Small Finance Bank Limited is correct and accurate.
- AU Bank shall initiate the transfer of the relevant Customer Payment Amount received by it to the respective Merchant Account within the number of banking days from the date of successful Transaction, as defined in the commercial arrangement with the Merchant. Banking days shall mean days on which private banks are open for business. The amount shall be transferred after deduction of applicable fees and charges as agreed under these Terms and Conditions. For clarity, the Merchant acknowledges that AU Bank shall be liable to settle Customer Payment Amounts only upon actual receipt thereof.
- AU Bank reserves the right to impose limits on the number of purchases and/or the value of purchases that may be made by a User during any time period. AU Bank further reserves the right to refuse payments in respect of Transactions exceeding such limits, with due notice and information to the Merchant.
- **P2PM Category** - The P2PM (Peer-to-Peer-Merchant) construct was introduced by NPCI to enable a regulated, low-risk digital payment infrastructure for small and unorganized merchants. This category bridges the gap between P2P and P2M by enabling eligible Savings Account holders to accept business payments under defined limits and controlled onboarding norms.

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## NPCI-Prescribed Transactions Limits

Limit Type	Value
Per Transaction	₹10,000
Per Day	₹25,000
Per Month	₹1,00,000

\*The above mentioned limits are subject to revision based on NPCI.

## 6. Representations, Warranties and Covenants

- i. The Merchant hereby represents, warrants, and covenants with AU Bank that:
  - a) All information submitted by the Merchant to AU Bank is, and shall during the tenure of the engagement be maintained as, true, correct, and accurate in all respects;
  - b) The Merchant is not barred or otherwise prohibited from accessing or using AU Bank Services in any manner;
  - c) The Merchant is, and shall during the tenure of this engagement remain, at all times the legal and beneficial owner of the Merchant Account and shall keep all details thereof up to date;
  - d) All goods and/or services provided by the Merchant to a Customer shall be lawfully sold/provided, and the Merchant shall not sell/provide products that are or may be perceived as illegal, offensive, prohibited, or such other services as specified in Annexure A;
  - e) The Merchant shall not impersonate any person or entity, falsely claim or otherwise misrepresent any affiliation with any person or entity, access the accounts of others without permission, forge another person's digital signatures, or perform any other fraudulent activity;
  - f) The Merchant shall promote AU Bank Services at its place of business and on its website, wherever applicable;
  - g) The Merchant shall promptly provide all information and assistance as may be required by AU Bank from time to time in dealing with requests or queries of any governmental authority or judicial/quasi-judicial authority.
- i. The Merchant agrees to provide KYC information and details to AU Bank, in electronic and/or physical form, as may be required by AU Bank.
- ii. The Merchant understands that the QR Code generated by AU Bank for the Merchant is unique and specific to the Merchant, and the Merchant shall at all times maintain the secrecy of such QR Code. The Merchant specifically agrees and acknowledges that AU Bank shall not be liable in any manner whatsoever for any negligence or misuse of the QR Code by the Merchant or its agents, employees, representatives, or Customers.
- iii. The Merchant agrees and understands that, at the time of registration with AU Bank, access to a unique and personal dashboard to view Transactions shall be provided. The Merchant shall not share details of this platform with any other person and acknowledges that such sharing may cause irreparable harm to AU Bank. The Merchant shall be liable to indemnify AU Bank for any loss or damage suffered as a result of any unauthorized use.
- iv. AU Bank shall provide the Merchant with details of Transactions through a personal dashboard/interface. The Merchant shall review the same to determine whether there are any errors or unauthorized Transactions and shall intimate AU Bank in writing of the same.
- v. The Merchant shall deliver goods/services immediately to Customers upon receiving confirmation of payment.
- vi. The Merchant has appointed AU Bank as a collection agent for payments to be received by the Merchant.
- vii. It is agreed that AU Bank shall be entitled to rely upon all electronic communications, orders, or messages sent to AU Bank through the Processing Mechanism for processing the Transactions. AU Bank shall not be obligated to verify or make any further inquiry into the identity of the sender or the integrity of any

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communication. AU Bank shall not be responsible for any losses sustained through the use of stolen or hacked devices or fraudulent electronic transactions.

- viii. The QR/VPA shall remain the property of AU Bank. In the event of any loss or breakage, AU Bank reserves the right to recover the full cost of the QR Kit from the Merchant. The QR/VPA shall function on a best-effort basis, subject to the availability of sufficient signals from the telecommunications service provider at the location of deployment of the device.
- ix. The Merchant hereby confirms that all particulars and information provided by the Merchant, and all documents referred to or submitted therewith, are true, correct, complete, and up to date in all respects, and that the Merchant has not withheld any information.

## 7. Confidentiality and Intellectual Property

- i. Each Party acknowledges that, pursuant to these Terms and Conditions, it may have access to certain confidential information of the other Party. Accordingly, each receiving Party agrees not to disclose any confidential information of the disclosing Party to any third party.
- ii. The Merchant shall ensure that no person having access to AU Bank Payment Acceptance Services shall reverse engineer, decompile, or disassemble any software shared or disclosed by AU Bank, or write, develop, or create any derivative software or any other software program based thereon.
- iii. AU Bank shall exclusively retain all worldwide rights, title, and interest in and to AU Bank Payment Acceptance Services, including, without limitation, ownership of all intellectual property rights therein, the Processing Mechanism enabled by AU Bank, and any software related thereto. The Merchant understands and agrees that any customizations, modifications, or amendments carried out for or on behalf of the Merchant shall remain the intellectual property of AU Bank. The Merchant shall be permitted to use such customizations, modifications, or amendments only during the term of the engagement.

## 8. Indemnification

- i. The Merchant hereby undertakes and agrees to indemnify and hold harmless AU Bank against all actions, proceedings, claims, penalties, demands, costs, awards, damages, losses, liabilities, and/or expenses, including but not limited to legal costs incurred by AU Bank, arising out of or in connection with:
  - a) Any claim or proceeding brought by a Customer in relation to any product and/or service offered or sold by the Merchant;
  - b) Any negligence by the Merchant or any of its agents, employees, licensees, contractors, or Customers;
  - c) Any breach by the Merchant of any term or condition mentioned herein, or any inaccuracy in any representation or warranty given by the Merchant hereunder; and
  - d) Any breach of Applicable Laws.

## 9. Limitation of Liability

- i. Unless otherwise required under Applicable Law, all Transactions processed through AU Bank Payment Acceptance Services shall be non-refundable. AU Bank shall not be a party to, and shall not be responsible for, any disputes, chargebacks, or reversals between the Merchant and a Customer. Notwithstanding anything to the contrary contained in these Terms and Conditions, AU Bank shall not be liable to the Merchant or any Customer for any special, indirect, incidental, or consequential damages arising in connection with these Terms and Conditions or otherwise.
- ii. For any proven claim of any nature whatsoever, the total liability of AU Bank shall not exceed the AU Bank Fees received from the Merchant for a period of 7 (seven) days immediately preceding the date of the relevant claim or demand.

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## 10. No Warranty

- i. Except as expressly provided herein, AU Bank disclaims all warranties and responsibilities, whether express or implied, written or oral, including but not limited to warranties of merchantability, fitness of AU Bank Payment Acceptance Services, and any service interruptions. Such interruptions may include, without limitation, communication outages, system failures, or any other interruptions that may affect the receipt, processing, acceptance, completion, or settlement of Transactions. AU Bank does not warrant that the functions contained in AU Bank Payment Acceptance Services shall be uninterrupted or error-free.
- ii. The use of AU Bank Payment Acceptance Services shall not, in any manner, be construed as an endorsement of the Merchant by AU Bank. AU Bank shall not be obligated to mediate any disputes between Customers and Merchants, between a Customer and the Merchant, or among any payment system participants.

## 11. Suspension and Termination

- i. AU Bank and its partners reserve the right and shall be entitled to suspend the Services immediately, at their absolute discretion, including withholding or rejecting settlements that are or may be considered suspicious, susceptible to fraud, fraudulent, or required to be withheld/rejected for risk management purposes, pending inquiry and/or resolution of such issue, including any breach of these Terms and Conditions.
- ii. Termination of the Services shall not release either Party from the obligation to make payment of all amounts then due and/or payable. Upon termination, both Parties shall settle all outstanding dues payable to the other Party.

## 12. Force Majeure

Should either Party be delayed in or prevented, whether wholly or partly, from performing any obligation or condition under these Terms and Conditions, or from exercising any of its rights due to or as a result of a force majeure event, such Party shall be excused from performing such obligations or conditions for the period during which such delay or prevention continues.

AU Bank shall have the right to terminate the Services if the force majeure event continues for a period of 90 days.

For the purpose of these Terms and Conditions, the term “force majeure” shall mean events beyond the reasonable control of the affected Party, including but not limited to acts of God, acts of government, acts of terrorism, strikes, lockouts or other industrial disturbances, acts of public enemy, blockades, wars, insurrections or riots, epidemics, landslides, fires, storms, floods, explosions, technological failures, breaches, hacks, system vulnerabilities or incompatibilities, or any other similar causes beyond the control of such Party.

## 13. Dispute Resolution, Governing Law and Jurisdiction

- i. These Terms and Conditions shall be governed by and construed in accordance with the laws of India.
- ii. Any difference, dispute, conflict, or controversy, including any question relating to the existence, validity, or termination of these Terms and Conditions, arising out of or in connection with these Terms and Conditions (“Dispute”), shall, if not amicably settled within 30 (thirty) days from the date of receipt of written notice by one Party from the other Party regarding the existence of such Dispute, be referred to and resolved in accordance with the Arbitration and Conciliation Act, 1996.
- iii. The Dispute shall be referred to a sole arbitrator duly appointed by AU Bank. The seat and venue of arbitration shall be Jaipur, and the arbitration proceedings shall be conducted in the English language. The award passed by the arbitrator shall be final and binding upon the Parties. Each Party shall bear its own cost of arbitration.
- iv. The courts at Jaipur shall have sole and exclusive jurisdiction over any matter arising out of or relating to these Terms and Conditions.
- v. The Merchant agrees and acknowledges AU Bank’s right to charge back any Transaction or initiate a full refund from the Merchant’s settlement amount/account, without protest, in the following circumstances:

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- a. In case of any fraud, dispute, or chargeback where the Merchant does not have sufficient proof of service/product delivery against the Transaction made by the Customer, AU Bank shall have the right to recover the charges from the Merchant.
  - a) The settlement amount of such Merchant may be kept on hold.
  - b) In case the Merchant has any liability relationship with AU Bank, AU Bank may debit the applicable charges from the Merchant's account.
- b. In case AU Bank is intimated by NPCI or any participating bank that the User requires a refund for the payment, AU Bank shall notify the Merchant regarding the same.
- c. Upon receipt of notification of a chargeback or refund request, the Merchant shall have the right to submit relevant details and supporting proof within the stipulated timeline. However, if the dispute is decided in favour of the User, or if the Merchant fails to furnish the required details/proof within the stipulated timeline, AU Bank may deduct the chargeback or refund amount from the Merchant's settlement.
- d. The Merchant shall cooperate with AU Bank in resolving any chargeback, dispute, or issue raised by the User.
- e. The amount of the dispute/chargeback shall include any/all associated taxes required to be refunded and shall not exceed the original Transaction amount.

### 14. Miscellaneous

- i. **Cooperation** – The Merchant acknowledges that timely provision of access to its systems and various devices, along with necessary assistance, processes, cooperation, complete and accurate information/data from its officers, agents, and employees, and suitably configured hardware and software, is essential for the performance of AU Bank Payment Acceptance Services.

The Merchant shall allow AU Bank to audit and inspect the business processes followed by the Merchant in relation to AU Bank Payment Acceptance Services and suggest suitable changes thereto.
- ii. **Commercial Communication** – The Merchant acknowledges that it may receive communication over voice calls and messages regarding AU Bank Payment Acceptance Services, products, and other promotional communications. The Merchant unconditionally consents that such communications are:
  - a. Made upon the Merchant's request and authorization;
  - b. Not considered as "unsolicited commercial communications" as per the guidelines of the Telecom Regulatory Authority of India (TRAI); and
  - c. In compliance with the relevant guidelines of TRAI or any other applicable authority.
- iii. **Independent Contractors** – Nothing contained in these Terms and Conditions shall be deemed to constitute either Party as a partner, agent, or legal representative of the other Party, nor shall it create any fiduciary relationship between the Parties.
- iv. **Severability** – It is the intent of the Parties that, in the event any one or more provisions contained in these Terms and Conditions are held to be invalid or unenforceable in any respect, such provision shall be modified to the extent necessary to make it valid and enforceable under Applicable Laws. Such invalidity or unenforceability shall not affect the validity or enforceability of the remaining provisions of these Terms and Conditions.
- v. **Notices** – Any notices to be issued pursuant to these Terms and Conditions shall be delivered to the registered address of the relevant Party as mentioned herein, or to such other address as may be notified by the relevant Party. Any change in address shall come into effect 5 (five) business days after delivery of such notice.
- vi. **Amendments** – AU Bank reserves the right to amend, update, or modify these Terms and Conditions at any time, and the same shall be communicated to the Merchant from time to time.

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## Annexure A

### Prohibited Services:

1. Goods or services involving adult, explicit, obscene, unlawful, or otherwise restricted content, including access to prohibited websites or platforms;
2. Alcohol or alcoholic beverages, including beer, liquor, wine, champagne, or similar products;
3. Human body parts, organs, or related materials;
4. Bulk marketing tools, including email lists, software, or other products enabling unsolicited commercial messages or spam;
5. Cable descramblers, black boxes, or devices intended to unlawfully obtain cable, satellite, or similar signals;
6. Any content, goods, or services that are illegal, restricted, exploitative, or prohibited under Applicable Laws.
7. Copyright Unlocking Devices. Devices, tools, or equipment designed or intended to circumvent copyright protection, including mod chips or similar devices, shall be prohibited.
8. Copyrighted Media. Unauthorized copies, distribution, sale, or use of copyrighted media, including books, music, movies, or any other licensed or protected materials, shall be prohibited.
9. Copyrighted Software. Unauthorized copies, distribution, sale, or use of copyrighted software, video games, or any other licensed or protected software materials, including OEM or bundled software, shall be prohibited.
10. Counterfeit and Unauthorized Goods. Counterfeit, replica, imitation, or unauthorized goods, including imitation designer goods, fake autographs, counterfeit stamps, or any other goods that may be considered unauthorized or infringing, shall be prohibited.
11. Restricted or Illegal Substances and Related Items. Goods, substances, accessories, or related items that are illegal, restricted, or prohibited under Applicable Laws shall not be permitted.
12. Circumvention or Misuse-Related Products. Any products, aids, or materials intended to circumvent lawful testing, compliance, regulatory requirements, or monitoring processes shall be prohibited.
13. Endangered Species. Products, materials, plants, animals, organisms, or any derivatives thereof that are endangered, protected, restricted, or prohibited under Applicable Laws shall not be permitted.
14. Gaming/Gambling. Goods or services relating to gaming, gambling, betting, lottery tickets, sports betting, online gambling memberships/enrolments, or any related content shall be prohibited.
15. Government IDs or Documents. Fake, forged, unauthorized, or unlawfully issued government IDs, passports, diplomas, certificates, titles, or any similar documents shall be prohibited.
16. Unauthorized Access or Security Circumvention Materials. Any manuals, guides, information, tools, devices, or equipment intended to enable unauthorized or unlawful access to software, servers, websites, systems, or any protected property shall be prohibited.
17. Illegal Goods or Services. Any materials, products, services, or information that promote, support, facilitate, or enable illegal goods, services, or unlawful acts shall be prohibited.
18. Unsubstantiated Health Claims. Products, services, remedies, or treatments marketed as miracle cures, quick health fixes, or otherwise making unverified, misleading, or unsubstantiated health-related claims shall be prohibited.
19. Offensive or Harmful Goods. Literature, products, materials, or content that are offensive, defamatory, unlawful, or harmful shall be prohibited, including content that defames, slanders, or targets any person or group based on race, ethnicity, national origin, religion, sex, or any other protected factor; encourages, promotes, or incites violence or unlawful acts; or promotes intolerance, hostility, or hatred.
20. Crime-Related Offensive Goods. Crime-related offensive goods, including crime scene photographs, personal belongings associated with criminals, or any other materials connected with criminal activity, shall be prohibited.
21. Pyrotechnic Devices, Combustibles, Corrosives and Hazardous Materials. Explosives, pyrotechnic devices, combustible, corrosive, toxic, flammable, radioactive, or any other hazardous materials, substances, or related goods shall be prohibited.

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22. Regulated Goods. Goods or items regulated by any government authority or agency, including airbags, batteries containing mercury, refrigerants, chemical/industrial solvents, government uniforms, vehicle titles, license plates, police badges, law enforcement equipment, lock-picking devices, pesticides, postage meters, recalled items, slot machines, surveillance equipment, or any other goods subject to government or agency specifications, shall be prohibited.
23. Securities, government bonds, or any related financial products shall be prohibited, unless specifically permitted under Applicable Laws and approved by AU Bank.
24. Tobacco and Cigarettes. Tobacco products, including cigarettes, cigars, chewing tobacco, and related products, shall be prohibited.
25. Traffic Devices. Traffic-related devices, including radar detectors/jammers, license plate covers, traffic signal changers, and related products, shall be prohibited.
26. Weapons. Weapons, armaments, and related goods, including firearms, ammunition, knives, weapon parts, or similar items, shall be prohibited.
27. Wholesale Currency. Wholesale currency, discounted currencies, currency exchange-related products, or similar services shall be prohibited.
28. Live Animals and Animal Parts. Live animals, hides, skins, teeth, nails, or any other animal parts or derivatives shall be prohibited.
29. Multi-Level Marketing Collection Fees. Collection of fees or charges related to multi-level marketing activities shall be prohibited.
30. Matrix Sites. Matrix sites or any sites/businesses operating through a matrix scheme or similar arrangement shall be prohibited.
31. Work-at-home schemes, work-at-home information, or related business models shall be prohibited.
32. Drop-shipped merchandise or related business models may be prohibited, unless specifically permitted by AU Bank.
33. Non-Compliant Products or Services. Any product or service that is not in compliance with Applicable Laws and regulations, whether federal, state, local, or international, including the laws of India, shall be prohibited.
34. High-Risk or Reputationally Sensitive Services. Merchants providing services that may adversely impact the reputation of AU Bank or Payment Gateway Facilitators, or that may be prone to chargebacks, disputes, fraud losses, or “buy and deny” behaviour by customers, shall be prohibited.
35. Legally Ambiguous Businesses. Businesses or websites operating in areas where the legal position is unclear, ambiguous, or subject to regulatory restrictions, including web-based telephony, online supply of regulated products, or similar services, shall be prohibited unless specifically approved by AU Bank.
36. Businesses Prohibited by Law. Businesses that are expressly banned or restricted under Applicable Laws, including betting, gambling, lotteries, sweepstakes, games of chance, or any publication/content that may be considered unlawful or likely to create public disorder, shall be prohibited.
37. Intangible Goods/Services and Pyramid Schemes. Merchants dealing in high-risk intangible goods or services, and businesses involved in pyramid marketing schemes, get-rich-quick schemes, or similar arrangements, shall be prohibited. Any other product or service which, in the sole opinion of AU Bank, is detrimental to the image, reputation, or interests of AU Bank may also be prohibited, as communicated to the Merchant from time to time. This shall be without prejudice to any other terms and conditions mentioned in these Terms and Conditions.
38. Bulk marketing tools, including email lists, software, or other products enabling unsolicited commercial messages or spam, shall be prohibited.
39. Communication and Data Services. Web-based telephony, SMS/text/facsimile services, calling cards, bandwidth or data transfer services, voice process services, knowledge process services, allied services, and mailing lists shall be prohibited unless specifically permitted by AU Bank.
40. Virtual currency, credits, or similar digital units that can be monetized, resold, converted into physical or digital goods/services, or otherwise transferred outside a virtual environment shall be prohibited.

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41. Money Laundering Services. Any services, activities, or arrangements related to money laundering or suspicious financial activity shall be strictly prohibited.
42. Database providers, including databases used for tele-calling or similar solicitation activities, shall be prohibited.
43. Bidding houses, auction houses, or similar platforms/businesses shall be prohibited unless specifically permitted by AU Bank.
44. Investment and Business Opportunity Firms. Firms promoting business opportunities, investment opportunities, mortgages, or similar financial offerings shall be prohibited unless specifically permitted under Applicable Laws and approved by AU Bank.