

TERMS AND CONDITIONS

Terms and Conditions governing the AU Multi-Currency Forex Card

IMPORTANT

Please make sure you have read these Terms and Conditions carefully before using the AU Multi-Currency Forex Card. By using the Card you are unconditionally accepting the Terms and Conditions listed hereunder and will be bound by them and you accept the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Control Regulation of the RBI, Foreign Exchange Management Act, 1999 ('The Act'), all the rules and regulations framed under the Act as amended / modified / applicable from time to time and any other corresponding enactment from time to time. Note-For updated Terms and Conditions please visit the link, <https://www.au.bank.in/personal-banking/forex-card> and refer under 'Important Links'

DEFINITIONS

1. 'The Bank', **AU Small Finance Bank** means **AU Small Finance Bank Limited**, having CIN No. L36911RJ1996PLC011381, a Small Finance Bank duly incorporated under Section 22 of Banking Regulation Act, 1949 and having its registered office at 19A, Dhuleshwar Garden, Ajmer Road, Jaipur - 302 001, Rajasthan, India.
2. **RuPay / VISA / Mastercard** means a trademark owned by and normally associated with RuPay / VISA / Mastercard International.
3. **ATM** means an Automated Teller Machine / terminal displaying either in case of VISA enabled Cards, **VISA Electron, VISA Plus** or **Cirrus logo**, in case of Mastercard enabled Card, displaying **Mastercard** or **Maestro** logo, and in case of American Express enabled Card ATM displaying **American Express** logo, or RuPay logo in case of RuPay Cards. For effecting cash withdrawals, at which, inter alia, the Card may be used for the purpose of withdrawing Travel Funds.
4. **Card, Prepaid Card, AU Multi-Currency Forex Card** refers to the Prepaid RuPay / VISA / Mastercard International Forex Card issued by AU Small Finance Bank to a Cardholder.
5. **Cardholder** means such customer of AU Small Finance Bank to whom the Card has been issued pursuant to an application by such person and who is authorised to hold the Card.
6. **DCC** stands for Dynamic Currency Conversion.
7. **AU Small Finance Bank ATM** means an ATM owned and managed by AU Small Finance Bank and displaying AU Small Finance Bank logo and where, inter alia, the PIN may be changed.
8. **Merchant Establishments** shall mean such establishments wherever located which honour and accept Cards.
9. **MCC** stands for Multiple Currency Conversion.
10. **PIN** means the Personal Identification Number as provided to the Cardholder by AU Small Finance Bank, for use with and in relation to the Card in terms hereof.
11. **POS Terminal** shall mean Point of Sale electronic terminals at Merchant Establishments whether in India or overseas, capable of processing transactions and at which, amongst other things, the Cardholder can use his Travel Funds to make purchases.
12. **Shared Network** shall mean ATMs which are not owned by AU Small Finance Bank but which accept Cards issued by AU Small Finance Bank.
13. **Transactions** shall mean cash withdrawals from the ATMs and / or purchases made at the Merchant Establishments by using the Card.

14. **Forex Prepaid Card Balance** shall mean the amount of currency purchased from AU Small Finance Bank Channel partner and loaded onto the Card by the Cardholder and any additional currency that may subsequently be purchased by the Cardholder (not including any sales commission or fees paid to such person(s), as are authorised by AU Small Finance Bank so to do, from whom the Card was purchased) less any amounts previously spent and any applicable fees charges, conversion fees and other expenses incurred in connection with the use or possession of the Card.

ELIGIBILITY FOR THE CARD, MANNER OF APPLYING / OBTAINING THE CARD, CONDITIONS OF ISSUE OF THE CARD

1. Any Indian Resident or Non-Resident or an Indian Body Corporate applicable according to the RBI guidelines may apply for the issuance of the Card through any AU Small Finance Bank branch or channel partners in India. Customers with AU Small Finance Bank Savings Account can also apply for the issuance of the Card through online portal through the website or AU 0101 App.
2. The issuance of the Card is subject to compliance by the Card applicant of the provisions of applicable laws (including the Foreign Exchange Management Act, 1999), rules, regulations and directions as issued by the Reserve Bank of India or other appropriate authority under any law in force from time to time.
3. The applicant for the Card will be required to complete and submit a duly signed application cum request form as required by AU Small Finance Bank and further submit all such documents as may be deemed necessary or required by AU Small Finance Bank.
4. The validity period of the Card shall be 60 months from the 'valid from' date mentioned on the Card. Subject to all the conditions being satisfied, the Card shall be activated within a period of 24 hours of receipt of funds and other requisite documents from the Cardholder. The minimum amount to be loaded onto the Card shall be USD 100 or equivalent in the respective currency or as otherwise specified by AU Small Finance Bank.
5. The maximum amount loaded on AU Multi-Currency Forex Card shall be in compliance with the Foreign Exchange Management Act, 1999, and all applicable laws, rules regulations in force from time to time. This limit is inclusive of any amount loaded on the AU Multi-Currency Forex Card on account of any cashback that the Cardholder may be eligible for.
6. Upon issuance of the Card the Cardholder shall sign on the reverse of the Card. The Card, as may be issued by AU Small Finance Bank to an applicant, is the property of AU Small Finance Bank and is not transferable and will be honoured at Merchant Establishments only when the Card bears the signature of the Cardholder on the reverse and upon presentment at a Merchant Establishment by the Cardholder.
7. Upon issuance of the Card, AU Small Finance Bank shall endeavour to alert & send an SMS ("SMS" for the purpose of this clause shall mean and include customized messages sent to the Cardholder over his registered mobile number, given by him in the application cum request form as short messaging service) to the Cardholder confirming the amount loaded onto the Card. AU Small Finance Bank may withdraw such facility at any time as it may deem fit after giving notification to the Cardholder.

CARDHOLDER OBLIGATIONS

1. An individual or corporate for the use by its authorised employees and / or representatives of the corporate can purchase the AU Multi-Currency Forex Card subject to legal and regulatory restrictions in force from time to time.
2. The Card may be purchased and held by residents of India and Non-Resident only, after completing the application cum request form and submission of necessary documents that may be deemed necessary & is required by the Bank.
3. The Card shall not be valid for the use in India, Nepal and Bhutan.
4. Each AU Multi-Currency Forex Card can be loaded with maximum amount of USD 2,50,000 (Two Lakh Fifty Thousand only) or its equivalent per financial year, which shall be subsumed under the Liberalised Remittance Scheme (LRS) as stipulated by Reserve Bank of India (RBI) or any other amount, as may be specified by RBI from time to time.

5. Purchase of multiple AU Multi-Currency Forex Cards of the same variant is not permitted.
6. The Card is not transferable or non-assignable to any other person by the Cardholder under any circumstances.
7. The Cardholder is not entitled to earn any interest in connection with his funds and these funds do not constitute a deposit by the Cardholder with AU Small Finance Bank and the Card does not entitle the Cardholder to any overdraft / credit facility.
8. The Card should not be used for payment of subscription to foreign magazines / periodicals and any such usage will be considered as unauthorised.
9. The Card should not be used at hotels during check-in and at other locations where payment is made before completion of the purchase transaction or service. Please note that in case such a transaction is affected, your funds will be temporarily blocked.
10. The Card can be used over any mail order / phone purchases and any such usage shall be considered as authorised. However, the liability for use of the Card on all such transaction platforms resides with the Cardholder. Currently, however the Bank does not provide such facility.
11. The Cardholder hereby agrees and acknowledges that shipment and / or trans-shipment of goods covered under these transactions shall not involve any sanctioned countries / territories / parties.

*Sanctioned Countries and Territories USA, Iran, Syria, North Korea (also known as Democratic People's Republic of Korea), Libya, Myanmar, South Sudan, Yemen, Donetsk & Luhansk (border region of Ukraine), Bukrina Faso, Congo, Mali, Afghanistan, Central Africa Republic, Guyana, Bissau, Somalia, Belarus, Crimea and Sevastopol (also known as Crimean Autonomous Republic) and Sectorial Sanctioned Countries and Territories include Russia and Venezuela.

FEATURES

1. AU Small Finance Bank may from time to time, at its discretion, tie-up with various agencies to offer various features on your AU Multi-Currency Forex Card. All these features would be on a best effort basis only, and AU Small Finance Bank does not guarantee or warrant the efficacy, 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 involving AU Small Finance Bank.

MERCHANT ESTABLISHMENT USAGE

1. The Card is accepted at all electronic Point of Sale terminals at Merchant Establishments, (except India, Nepal, and Bhutan) which display the RuPay / VISA / Mastercard logo. Please check the countries for RuPay / VISA / Mastercard Card acceptance before use. Wherever Point of Sale terminals are capable of doing PIN based transactions, Cardholder shall be prompted to enter PIN while doing Point of Sale swipe transaction at these terminals and shall be verified while authorizing the transaction. In case of failed PIN verification, the transaction shall be declined. Terminals which are not capable of doing PIN based transactions as well as certain Countries / Regions / Markets e.g. Singapore, UK etc. where Regulator / Acquirer / Banks have made a conscious decision not to accept PIN for doing Point of Sale transactions at all such terminals. Customer can continue doing Point of Sale transactions without entering PIN. In case if the Card has been used with the wrong PIN more than 3 times, the Card will be blocked for usage and will be unblocked automatically after 24 hours.
2. The Card can be used by way of manual key entry transactions as well. In such a transaction, the merchant will not swipe the Card at the electronic Point of Sale swipe terminal but will enter the Card number as evidenced on your Card into the PIN pad terminal manually. You should maintain the possession of your Card with utmost confidentiality and not disclose your Card number to any unauthorised third party. Ensure that a written record of the Card number shall not be kept in any form, place or manner that may facilitate its use by a third party. You shall be solely liable for any such unauthorised transaction with your Card number.

3. The Card is for electronic use only and will be accepted only at Merchant Establishments that have an electronic Point of Sale swipe terminal and / or PIN pad terminal. Any usage of the Card other than electronic use will be deemed unauthorised and the Cardholder will be solely responsible for such transactions.
4. Cardholder must sign the sales slip and retain your copy of sales slip whenever the Card is used at Merchant Establishments. AU Small Finance Bank will not furnish copies of the sales slip. Any sales slip not personally signed by you, but which can be proven, as being authorised by you will be deemed to be your liability.
5. The AU Multi-Currency Forex Card is accepted at all RuPay / VISA / Mastercard recognised merchant outlets worldwide. AU Small Finance Bank will not be held responsible for usage of the Card at any such recognised RuPay / VISA / Mastercard Merchant Establishment and will also not accept any responsibility for any dealings the merchant may have with you, including but not limited to the supply of goods and services so availed or offered. Should you have any complaint relating to any RuPay / VISA / Mastercard Merchant Establishment, you should resolve the matter with the Merchant Establishments independently at the cost and consequences solely borne by you and failure to do so will not relieve you from any obligations to AU Small Finance Bank.
6. In case the 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, the Bank will levy a cross currency mark-up of as per the published Schedule of Charges applicable. The conversion from the base currency to the transaction currency will be done by VISA / Mastercard and the exchange rate will be applied by VISA / Mastercard for this conversion.
7. AU Small Finance 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.
8. 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 you will only be credited to your account (less cancellation charges) as and when it is received from the merchant. If the credit is not posted to your Card account within 35 days from the day of refund, you must notify AU Small Finance Bank, also with a copy of the credit note / void slip from the merchant. AU Small Finance Bank accepts no responsibility and / or liability for any delay caused in this regard for any reason whatsoever.
9. The Card can be used over any mail order / phone purchases and any such usage shall be considered as authorised. However, the liability for use of the Card on all such transaction platforms resides with the Cardholder. However, currently the Bank does not provide such facility.
10. It advised to the Cardholder to not to use the Card at hotels during check-in and also at other locations where payment is made before completion of the purchase transaction or service. Please note that in case such a transaction is affected, your funds will be temporarily blocked.
11. The Card should not be used for payment of subscription to foreign magazines / periodicals and any such usage will be considered as unauthorised.
12. The Cardholder would be solely liable for all unauthorised acts and prohibited transactions.
13. The Cardholder agrees and accepts that they can enable or disable transaction channels like ATM, online, contactless transactions and POS at merchant outlets through Mobile App, Internet Banking (only for AU Small Finance Bank Savings Account holder), AU Forex Card Customer Management Portal and AU Small Finance Bank branch.
14. Cardholder can increase or decrease the limits for ATM, online, contactless transactions and POS at merchant outlets through Mobile App, Retail Internet Banking (only for AU Small Finance Bank Savings Account holder), AU Forex Card Customer Management Portal and AU Small Finance Bank branch. For more details on how to enable channels and set their limits, refer the usage guide under 'Important Links' section on the website - <https://www.au.bank.in/personal-banking/forex-card>

ATM USAGE

1. The Card is accepted at RuPay / VISA / Mastercard ATMs worldwide.
2. In case of Charge back, customer need to submit the charge slip generated while processing the transaction at ATM or POS terminal.
In case the Card is used for a transaction in any currency other than the base currency of the Card, the
3. Bank will levy a cross currency mark-up of as per the applicable published Schedule of Charges. The conversion from the base currency to the transaction currency will be done by VISA / Mastercard and the exchange rate will be applied by VISA / Mastercard for this conversion.
4. Cash withdrawals and balance inquiries performed by the Cardholders at RuPay / VISA / Mastercard ATMs shall be subject to a fee, as per published Schedule of Charges specified by the Bank and may be subject to change as per the Bank's discretion. For charges visit the section under 'Important Links' on the website - <https://www.au.bank.in/personal-banking/forex-card>
5. AU Small Finance Bank will not be liable for any failure to provide any service or to perform any obligation there, under where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the Card temporarily, insufficiency of funds, any dispute or other circumstance beyond its control.
6. In case of debits in excess of funds held by the Cardholder, the Cardholder authorise the Bank to debit his accounts(s) with the Bank and / or reimburse the Bank, in case he does not have any operating account with the Bank.
7. AU Small Finance 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.
8. Some ATMs may charge an additional fee on withdrawals. This fee is over and above the ATM withdrawal fee charged by AU Small Finance Bank. This fee may appear with different terminology depending on the overseas bank for e.g. ATM Access Fee, ATM Ownership Fee.
9. AU Small Finance Bank is not responsible for any such fees and will not be able to refund the same in case they are levied on account of usage of the Card.
The availability of ATM services in a country other than that in which the Card was issued is governed by
10. the local regulations in force in the said country. AU Small Finance Bank shall not be liable if these services are withdrawn without notice thereof.
The Cardholder agrees that the records of transaction/s generated by RuPay / VISA / Mastercard
11. International or the Bank shall be final and binding upon the Cardholder.
The Cardholder can enable or disable transaction channels like ATM, online, contactless transactions and
12. POS at merchant outlets through Mobile App, Internet Banking (only for AU Small Finance Bank Savings Account holder), AU Forex Card Customer Management Portal and AU Small Finance Bank branch.
Cardholder agrees and accepts that they can increase or decrease the limits for ATM, online, contactless
13. transactions and POS at merchant outlets through Mobile App, Internet Banking (Only for AU Small Finance Bank Savings Account holder), AU Forex Card Customer Management Portal and AU Small Finance Bank branch. For more details on how to enable channels and set their limits, refer the usage guide under 'Important Links' section on the website - <https://www.au.bank.in/personal-banking/forex-card>

LIMITS ON USAGE

1. AU Small Finance Bank reserves the right to limit the principal / primary purchase amount and reload amount onto the principal / primary purchase amount. The limits are subject to change - For updated details refer the usage guide under 'Important Links' section on the website - <https://www.au.bank.in/personal-banking/forex-card>
The contactless transaction limit USD 50 (only for Cards having contactless feature) and ATM limit on your Forex Card is USD 5,000 equivalent in other currency. The e-commerce and Merchant Establishment POS transaction limit is USD 10,000 equivalent in any other currency.

2. AU Small Finance Bank also reserves the right to limit amount that may be transacted using the Card, each day or over a specified period. However, AU Small Finance Bank shall not be liable in case such a limit is exceeded.
3. ATM owners and operators may have set limits to restrict the number of withdrawals or / and the amount of money you can obtain through the use of the Card. These limitations vary between different ATMs and ATM operators. AU Small Finance Bank in no way shall be held responsible for any loss or inconvenience caused by these restrictions or because of the lack of uniformity in these restrictions or facilities available at ATMs.
4. Cardholder can increase or decrease the limits for ATM transactions through Mobile App, Internet Banking (only for AU Small Finance Bank Savings Account holder), AU Forex Card Customer Management Portal and AU Small Finance Bank Branch. For more details on how to enable channels and set their limits, refer the usage guide under 'Important Links' section on the website - <https://www.au.bank.in/personal-banking/forex-card>

RELOADING, RENEWAL, REFUND THE CARD

Upon exhaustion of the AU Multi-Currency Forex Card balance loaded on the Card, the Cardholder can reload the Card from any channel partners or AU Small Finance Bank branch, subject to the compliance of all applicable laws, rules and regulations in force from time to time. Cardholders having AU Small Finance Bank Savings Account can also reload the Card online or through AU 0101 App. The AU Small Finance Bank Savings Account used for online reload must belong to the AU Multi-Currency Forex Card customer himself / herself. In the event that the Cardholder wishes to reload the Card, AU Small Finance Bank reserves the right to:

- i. Limit the amount that can be reloaded onto the Card;
- ii. Limit the number of times AU Forex Card can be reloaded;
- iii. Decline a reload transaction, at its sole discretion.

For the purpose of reloading the Card, Cardholder is required to complete and submit a request form and provide certain information pertaining to the Cardholder / Card, as may be required by AU Small Finance Bank. The amount shall be reloaded in same currency in which the Card was originally issued. Amount of reload shall be in strict accordance with the limits specified by the applicable laws, rules and regulations in force from time to time.

In case the Foreign Exchange purchased for a specific purpose is not utilised for that purpose, it could be utilised for any other eligible purpose for which draw of Foreign Exchange is permitted under the relevant rules / regulation.

If remaining balance of AU Forex Card, post 180 days of the last completed trip is more than the permissible limit of USD 2,000, the Cardholder is required to encash the remaining balance immediately at the nearest AU Small Finance Bank branch.

The AU Multi-Currency Forex Card is valid up to the last day of the month / year indicated on the Card. Cardholder hereby undertake to replace the Card or surrender the Card before it expires and avail Indian Rupees equivalent to the residual funds on the Card at a currency conversion rate specified by AU Small Finance Bank from time to time.

MAXIMUM SPENDING LIMIT

Any Card issued to individual Cardholders and corporate travellers will be subject to a maximum spending limit as specified by AU Small Finance Bank from time to time, subject to Reserve Bank of India guidelines and the applicable laws, rules and regulations in force from time to time.

PROHIBITION ON OBTAINING MULTIPLE CARDS

No individuals can apply for or obtain multiple Cards. In the event the Cardholder has obtained the Card at previous occasions, at any given point in time, the last of such Card as issued to the Cardholder shall be valid and active, unless cancelled or terminated by AU Small Finance Bank.

PERSONAL IDENTIFICATION NUMBER

The Bank allows the Cardholder to generate a GREEN PIN to be used for cash withdrawals and balance enquiry at ATMs. The Cardholder shall be entitled, using the Bank website / App facilities, in accordance with the provisions herein, to change the ATM PIN. The Cardholder shall be responsible to maintain the confidentiality of the ATM PIN / IPIN. The Bank bears no liability for unauthorised use of the Card.

COMPLIANCE WITH APPLICABLE LAWS, RULES AND REGULATIONS

1. Utilisation and / or possession of forex by the Cardholder is required to be in accordance with the applicable laws (including the Exchange Control / Foreign Exchange Management Act of India), rules, regulations and directions as issued by the Reserve Bank of India or other appropriate authority under any law in force from time to time. In addition, the use of the Card shall be subject to such restrictions / limitations under the applicable laws, rules and regulations from time to time in the country where the Card is used. Any violation observed by the Bank, will be reported to Regulator or appropriate Authority.
2. The Cardholder shall be solely responsible to the concerned authorities in event of any violation of the applicable laws, rules and regulations in force from time to time. AU Small Finance Bank will not be liable for any direct, indirect or consequential loss or damage, arising from or related to the non-compliance by Cardholder with the applicable laws, rules and regulations in force from time to time. The Cardholder hereby indemnifies and agrees to hold AU Small Finance Bank indemnified against all actions, claims and costs, charges and expenses arising out of or as a consequence of the Cardholder not complying with the applicable laws, rules and regulations in force from time to time.
3. In case the Card is cancelled (or its use suspended), whether on account of non-compliance with the applicable laws, rules and regulations in force from time to time or otherwise. AU Small Finance Bank will not be responsible for any use / attempted use of the Card, resulting in the Card being dishonoured or otherwise. The risk of honouring of a Card that is cancelled (and / or suspended) on its presentment is of such person and / or of the Cardholder in the individual capacity.
4. In compliance with the rule 9B of the Prevention of Money Laundering (Maintenance of Records) Rules, you are required to intimate us if there is any change in your KYC details along with updated documents (i.e. address, contact details, profile, etc.) within a period of 30 days from the date the change was made. Once you intimate us, we will make necessary changes in our records. Any update can be intimated to the Bank by visiting the nearest AU Small Finance Bank branch or by contacting customer care service.

RECORDS AND STATEMENTS OF THE TRANSACTIONS

1. When the Cardholder completes a transaction through an ATM or Shared Network and / or Merchant Establishment, the Cardholder shall ensure that the Cardholder obtains and verifies any receipts / record received, if any, through such ATM or Shared Network and / or Merchant Establishment. Such receipts / record may show the AU Multi-Currency Forex Card Balance when the Card is used at such ATM, Shared Network and / or Merchant Establishment. The Cardholder may also get information regarding AU Forex Card balance available, by calling up AU Small Finance Bank customer care centre.
2. An e-mail statement of the monthly transactions can be obtained by the Cardholder by subscribing to this facility by calling AU Small Finance Bank customer care centre, and activating / lodging a request for the same, which request shall be processed at the earliest possible time, subject that AU Small Finance Bank shall not be responsible for any delay or non-receipt of such monthly transaction statement, or for integrity of the contents, post its due dispatch by AU Small Finance Bank or for any viruses or the like in the e-mail sent.

ERRORS, QUESTIONS OR COMPLAINTS

1. The Cardholder may call AU Small Finance Bank customer care centre, in event of any queries or complaints in connection with the Card or the monthly statements etc. Alternatively, the Cardholder may e-mail AU Small Finance Bank at: customercare@aubank.in. Further, in case of complaints, the Cardholder should provide sufficient and correct details in writing to AU Small Finance Bank in order to enable AU Small Finance Bank to investigate and respond on the complaint or query appropriately. The call centre number mentioned on the Card back is subject to change at the sole discretion of AU Small Finance Bank. For latest call centre number, the Cardholder can refer to: <https://www.au.bank.in/personal-banking/forex-card>
2. The following information shall be provided in such correspondence:
 - i. Name, Address and Card number of the Cardholder;
 - ii. A detailed description of the transaction and / or the complaint (including date of the transaction and the location of the ATM / Merchant Establishment) and the basis or reason for the Cardholder to dispute the transaction or raise a query or complaint;
 - iii. Any further information / document is required by AU Small Finance Bank for investigation or resolution of the matter, the Cardholder hereby agrees to provide the same. In the event where an inquiry is not settled to the satisfaction of the Cardholder, AU Small Finance Bank may advise the Cardholder in writing or otherwise of the results of its investigation and / or the manner of resolution, if any, of the complaint.

LOST OR STOLEN CARD OR PIN

1. The Cardholder should inform the Bank at the AU Small Finance Bank customer care centre immediately if the Cardholder believes that the Card or PIN has been misused, lost or stolen or the PIN has become known to any person whom the Cardholder believes may misuse the same. This obligation to inform shall also operate in respect any measures adopted by the Cardholder, in line with the recommendations above or of any other measures adopted for safeguarding the PIN being compromised.
2. On receipt of intimation from the Cardholder, AU Small Finance Bank customer care centre would block the AU Multi-Currency Forex Card of further transactions requested through the use of the Card and attempt to prevent the further use of the lost, stolen or damaged Card(s). AU Small Finance Bank customer care centre will assist the Cardholder in replacing the lost, stolen or damaged Card. The Cardholder shall pay replacement charges for the Card as per the published Schedule of Charges of the Bank. AU Small Finance Bank may take such steps to replace or re-issue the Card originally purchased, as deemed fit by AU Small Finance Bank subject to the Cardholder complying with such conditions that AU Small Finance Bank specifies. After blocking of Card and the PIN, the Card cannot be used by the Cardholder again, even if the Cardholder subsequently finds the same.

SECURITY OF THE CARD AND PIN

The Cardholder shall bear all losses resulting from the use of the Card which also includes the situations where purportedly unauthorised transactions have been effected through the use of the Card and / or the PIN or the situations where purportedly misuse, loss and / or of the Card and / or of the PIN has occurred, and such liability continues until: (i) notification to AU Small Finance Bank has been given of such unauthorised transactions having been effected through use of the Card and / or of the PIN, and (ii) AU Small Finance Bank blocks the further use of the Card and / or of the PIN successfully. Such situations could include:

- A) Lack of proper safeguard of the Card and / or of the PIN, including on account of the Cardholder:
 - Having written or otherwise indicated the PIN on the Card;
 - Having written or otherwise indicated the PIN on any article normally carried with or stored with the Card in any recognisable form;
 - Having voluntarily disclosed the PIN to any person, or;
 - Having failed to maintain the security of the PIN for any reason whatsoever (and even thought recommended precautions (or other measures) may have been observed / adopted by the Cardholder).

B) Delayed notification of misuse, loss, or theft of the Card and / or of the PIN, including on account of the Cardholder:

- Not notifying AU Small Finance Bank promptly upon coming to know or becoming aware of the misuse, loss or theft of the Card and / or of the PIN or;
- Not notifying AU Small Finance Bank promptly upon coming to know or becoming aware that the PIN has become known to any person or upon coming to know or becoming aware that any of the measures adopted by the Cardholder (in line with the recommendation above or of any other measures adopted for safeguarding the PIN) have being compromised;
- AU Small Finance Bank shall bear no liability from such unauthorised transactions having been affected through use of the Card and / or of the PIN, or the Card and / or of the PIN having been otherwise misused, lost, or stolen.

RECEIPT OF FUNDS IN EXCESS OF THE FOREX PREPAID CARD AMOUNT THAT WERE TO BE LOADED

If the Cardholder has received funds in excess of the Travel Funds, the Cardholder agrees to promptly repay AU Small Finance Bank any such funds upon such Terms and Conditions as AU Small Finance Bank may specify. If AU Small Finance Bank has grounds to believe that the Cardholder has received funds in excess of the amount requested by the Cardholder, due to any reason whatsoever (including the malfunction of an ATM, POS or other equipment, or AU Small Finance Bank system) AU Small Finance Bank will notify the same to the Cardholder and will deduct the excess funds received by the Cardholder from AU Forex Card.

Card balance upon such Terms and Conditions as AU Small Finance Bank may specify. AU Small Finance Bank further reserves the right to recover such excess funds from any account of the Cardholder maintained with itself or any of its group companies, whether such account be a joint account or a sole account or otherwise, or and / or the right to require the Cardholder upon notification to immediately make payment of such excess funds, upon such Terms and Conditions as AU Small Finance Bank may specify. In the event a demand or claim for settlement of outstanding dues / funds received in excess of AU Multi-Currency Forex Card balance from the Cardholder is made either by AU Small Finance Bank or any person acting on behalf of AU Small Finance Bank, the Cardholder shall pay to AU Small Finance Bank unconditionally the entire amount outstanding on the Card and / or the funds received in excess of the AU Multi-Currency Forex Card balance. Nothing in these Terms and Conditions shall affect AU Small Finance Bank right of lien, set-off, transfer and application of monies at law or pursuant to any other agreement from time subsisting between AU Small Finance Bank and Cardholder.

INSURANCE

1. The Lost Card Liability Insurance coverage is provided to Cardholders by an Insurance Company that has been empanelled by AU Small Finance Bank whose terms, conditions and decisions, for which AU Small Finance Bank is not liable, will apply.
2. You acknowledge that the insurance benefit provided on the 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 AU Small Finance 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 and ipso facto cease to be available from the date of cessation of membership.
3. AU Small Finance 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 AU Small Finance Bank in this case shall be final.
4. AU Small Finance Bank does not hold any warranty and / or make representation about quality or delivery of the cover, claim processing / admissibility or settlement of the claim is purely at the discretion of the insurance company as per the policy Terms and Conditions.
5. For claim form and claim document list please visit:
<https://www.au.bank.in/personal-banking/forex-card>

6. The Lost Card Liability Insurance Policy with Insurance Company that has been empanelled by AU Small Finance Bank will consider claims for fraudulent transactions on lost / stolen Cards / counterfeit transactions the customer need to report the disputed transactions within 7 days from the transaction date & needs to submit the necessary documents as guided by the Bank.
7. Claim should be reported by Cardholder to the Bank within 3 days from the date of receipt of statement / knowing on fraud transaction where in the alleged lost Card transaction / online / fraud transaction / counterfeit happened.
8. The insurance claim documents must be submitted within 14 days from the date of reporting. In case of any delay in submission, we shall raise the request with the concerned insurance company but may not be able to commit the timelines.
9. The Insurance provider will settle the claim in Indian Rupees for the Indian Rupee equivalent amount of the claim considering the prevalent exchange rate on the date of the fraud taking place.
10. The longer the time taken to notify the Bank, the higher will be the risk of loss to the Cardholder.

DISPUTES

1. As per the RuPay / VISA / Mastercard Dispute Management Rules, transactions done at Merchant Establishments which pertain to travel and entertainment (including restaurants) cannot be disputed by the Cardholder/s if the limit is less than USD 25 and the Bank cannot dispute the same as a chargeback. The Bank will not be liable for any Card transaction which the Cardholder may raise a dispute upon if the disputed amount is less than USD 25 and the Cardholder shall be solely liable for the same without any liability to AU Small Finance Bank whatsoever.
2. In case of purchase transactions, a sales slip with the signature of the Cardholder together with the Card number noted there on shall be conclusive evidence, between AU Small Finance Bank and the Cardholder as to the extent of the liability incurred by the Cardholder and AU Small Finance Bank shall not be required to ensure that the Cardholder has received the goods purchased / the service has been availed to the Cardholder's satisfaction.
3. The Cardholder will inform AU Small Finance Bank only in writing within 30 days from transaction date of any irregulars or discrepancies that exist in the transaction details at an ATM / Merchant Establishment on the statement sent by AU Small Finance Bank. If no such notice is received during this time, AU Small Finance Bank will assume the correctness of both the transactions and the statement.
4. AU Small Finance Bank 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 customer within two months of the receipt of notice of disagreement if after such efforts AU Small Finance Bank determines that the charge is correct, then it shall communicate the same to the Cardholder.
5. AU Small Finance Bank accepts no responsibility for the refusal / non-use of any Merchant Establishment / ATM to honour the Card.
6. This Terms and Conditions shall be constructed in accordance with and governed by the laws of India. All disputes are subject to the exclusive jurisdiction of the courts of Jaipur, India only.
7. 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 utilised in the resolution of a dispute.
8. The longer the time taken to notify the Bank, the higher will be the risk of loss to the Bank / customer.

NO REPRESENTATION, WARRANTY, ETC., FROM AU SMALL FINANCE BANK AS TO QUALITY OF GOODS AND SERVICE, ETC.

AU Small Finance Bank does not make any representation and / or warranty to the Cardholder (or any person claiming by or under the Cardholder) or otherwise assure the Cardholder (or any person claiming by or under the Cardholder) about the quality of the goods purchased / proposed to be purchased / hired or otherwise and / or of services availed of / proposed to be availed of by use of the Card with / at any person including the Merchant Establishment(s) or for any delay in delivery of the goods / services, non-delivery of goods / services, or receipt of defective / sub-standard goods / services by use of the Card with / at any person including the Merchant Establishment(s).

Disputes or claims in connection with the quality of the goods purchased / hired / proposed to be purchased / hired or otherwise and / or of services availed of / proposed to be availed of by use of the Card with / at person including the Merchant Establishment(s) or for any delay in deliver of the goods / services, non-delivery of goods / services, or receipt of defective / sub-standard goods / services by use of the Card with / at any person including the Merchant Establishment(s) must be mutually resolved by the Cardholder (or any person claiming by or under the Cardholder) with such person / Merchant Establishments without reference to AU Small Finance Bank.

DISCLAIMER OF AU SMALL FINANCE BANK IN RESPECT OF EMERGENCY MEDICAL AND TRAVEL ASSISTANCE AND OTHER SERVICES.

AU Small Finance Bank will not be responsible for the services provided or for any delay in delivery of the services, non-delivery of service, or receipt of defective / substandard services by the service providers of such emergency medical and travel assistance and concierge with the Card and further, AU Small Finance Bank shall not be liable for any actions, claims, demands, proceedings, losses, damages, personal injury (including actual or perceived loss of reputation, defamation or the like), costs, charges and expenses incurred by the Cardholder on account of the quality of service provided or for any delay in delivery of the services, non-delivery of services, or receipt of defective / substandard services.

These emergency medical and travel assistance and other services are not presently available in India, Nepal and Bhutan. These emergency medical and travel assistance and other services are not transferable and are available only to the Cardholder. The service providers reserve the right to conduct an identity verification prior to providing these services.

Wherever applicable, the applicable costs, charges and fees for such emergency medical and travel assistance and other services will be informed to the Cardholder prior to the Cardholder availing of such service(s) and thereafter charges for the services will be borne by customer on actuals. In the event rendering of any emergency medical and travel assistance and other services entailing payment that the service provider is required to make, such provision of services / making of payment for such services is subject to service provider first recovering payment from the Cardholder through the Cardholder's Card or from the Cardholder's family. Service provider shall ensure that Cardholders who call in for these services are duly informed that the Cardholder is solely liable for all third-party expenses in connection with the services. AU Small Finance Bank or service provider shall not be responsible for any costs, charges, fees and / or expenses levied / charged by any third party, which shall be solely the Cardholder's responsibility.

CARDHOLDER'S INDEMNIFICATION OBLIGATION

The Cardholder hereby agrees to indemnify and keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, personal injury, costs (including legal costs), charges and expenses of whatsoever nature which the Bank may at any time incur, sustain, suffer as a consequence of or by reason of or arising out of: (i) providing the Card to the Cardholder; (ii) the negligence, fraud or misconduct by the Cardholder (directly or indirectly); (iii) breach or non-compliance of these Terms and Conditions, rules and regulations; (iv) any fault, error, failure of ATM / POS machine and / or Merchant Establishment; (v) collection of all money due and payable (including applicable costs, charges and fees) by the Cardholder.

EXCLUSION OF LIABILITY OF AU SMALL FINANCE BANK

AU Small Finance Bank shall be under no liability whatsoever to the Cardholder in respect of all actions, claims, demands, proceedings, losses, damages, personal injury (including actual or perceived loss of reputation, defamation or the like), costs, charges and expenses whatsoever arising directly or indirectly out of: (i) any use of the Card and / or PIN; (ii) the refusal by any person or Merchant Establishments in honouring or accepting the Card, (iii) any ATMs / POS Terminals that malfunctions or is otherwise out of order, and whether resulting in such terminal not accepting the Card and / or PIN or otherwise; (iv) misuse or fraudulent use of the Card by any person including the Cardholder; (v) any statement made by any person requesting to a surrender / cancellation of the Card or any act performed by any person in conjunction thereto; (vi) handing over of the Card by the Cardholder to a person other than the designated employees of AU Small Finance Bank at AU Small Finance Bank premises; (vii) the exercise by AU Small Finance Bank of its right to demand and procure the surrender of the Card prior to the expiry date stated on its face, whether such demand and surrender is made and / or procured by AU Small Finance Bank or by any other person or ATMs / POS Terminals; (viii) the exercise by AU Small Finance Bank of its right to terminate any Card; (ix) the re-possession / cancellation of the Card and / or request for its return; (x) any mis-statement, mis-representation, error or omission in any details disclosed to AU Small Finance Bank; (xi) decline of processing of the Card and / or PIN due to such Card exceeding foreign exchange entitlements; (xii) in the event a demand or claim for settlement of outstanding dues / funds received in excess of the Forex Prepaid Card balance from the Cardholder is made either by AU Small Finance Bank or any person acting on behalf of AU Small Finance Bank; (xiii) communication sent by any means of communication including by facsimile machines, internet, ATMs / POS Terminals, payment systems, or any other method over public and / or private lines that may not be encrypted, and which may involve the risk of possible unauthorised alteration and / or unauthorised use of communication; or (xiv) upon terminating, suspending, blocking or declining of the use of the Card and / or access to the AU Forex Card balance inter alia, when it becomes necessary to determine whether any person is rightfully entitled to receive AU Forex Card balance use the Card and / or for taking any other steps required by applicable law, rules and regulations or direction of any appropriate authority.

COSTS, CHARGES AND FEES

1. Transaction fees for cash withdrawals / balance enquiry and / or any other charges, will be deducted from your AU Multi-Currency Forex Card funds at the time of posting the cash withdrawal / balance enquiry or whenever applicable.
2. The charges / fees applicable on the usage of the Card maybe revised / changed by AU Small Finance Bank from time to time with prior intimation to the Cardholder and the Cardholder waives notice to itself for the same.
3. A minimum charge as decided by AU Small Finance Bank from time to time and informed to the Cardholder via the published Schedule of Charges will be deducted from the funds at the time of posting the cash withdrawal / balance enquiry transaction. Any fees assessed by the ATM owner or operator over and above this will be deducted from the AU Multi-Currency Forex Card funds.
4. All charges, cash withdrawals at ATMs, payments at Merchant Establishments where the transaction is in a currency other than currency in which the Card was issued, shall be billed to the Cardholder's funds in the currency in which the Card was issued. For updated charges visit the section under 'Important Links' on the website - <https://www.au.bank.in/personal-banking/forex-card>
5. You hereby authorise AU Small Finance Bank and RuPay / VISA / Mastercard to convert the charges incurred in the foreign currency equivalent to the currency in which the Card was issued thereof at rates as per the policy of RuPay / VISA / Mastercard / AU Small Finance Bank from time to time.
6. RuPay / VISA / Mastercard International will use the procedure set forth in its applicable policy in effect at the time the transaction is processed. Currently RuPay / VISA / Mastercard's policy provides that the transaction is processed on the same day you withdraw / use funds and the currency conversion rate used is either a wholesale market rate or a government mandated rate in effect the day before processing, increased by a percentage established from time to time by RuPay / VISA / Mastercard International / AU Small Finance Bank.

7. Any inactive Card can be activated any time during the validity period of the said Card, as indicated on Card, by performing any transaction or reloading the same, as per the Terms and Conditions set out herein.
8. For updated charges visit the section under 'Important Links' on the website - <https://www.au.bank.in/personal-banking/forex-card>
9. Please be informed that details about fees and charges, POS cash advance fees, merchant reversals are not sent on real time basis through e-mail / SMS. The same will be provided as part of the monthly statement.

CURRENCY CONVERSION RATES

In the event that transaction is obtained in a currency other than the currency in respect of which the Card was issued (or subsequently changed), the amount will be converted to such new currency at the currency conversion rates. This would include the situation of the Cardholder obtaining cash from an ATM in a currency other than the currency in which the Card was issued (or subsequently charged). The Multiple-Currency conversion rate would be the amount that will be deducted from the AU Multi-Currency Forex Card balance for conversion from currency of the Card to the new currency as per RuPay / VISA International / Mastercard / American Express policy and procedures in force at the time that such a transaction is processed. Currently, for VISA enabled Cards, the VISA International policy and procedures inter alia provide that where the transaction is processed on the same day (by effecting of withdrawal of AU Multi-Currency Forex Card amount or otherwise), the Multiple Currency conversion rate to be used is either:

- A wholesale market rate in effect the day before processing, or;
- A government mandated rate in effect the day before processing; which shall be increased in either case, by a fee established from time to time by VISA International. Currently, such fee is 1%. Currently, for Mastercard enabled Cards, the Mastercard policy and procedures inter alia provide that where the transaction is processed on the same day (by effecting of withdrawal of Forex Prepaid Card amount or otherwise), the Multiple Currency conversion rate to be levied on each transaction shall be as specified by Mastercard for that specific date of transaction.

As specified in an earlier section, AU Small Finance Bank levies additional currency conversion rate / fees applicable as specified by AU Small Finance Bank (and can be such higher / other rate as AU Small Finance Bank may specify from time to time), and which will be deducted from the AU Multi-Currency Forex Card balance. This is independent of the currency conversion rates / fees / costs / charges or otherwise as required by VISA International / Mastercard / American Express in terms of the above.

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.)

We urge you to note that as the AU Multi-Currency 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.

AU Small Finance 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. For more details visit the section under 'Important Links' on the website which covers details on dynamic cross currency conversion - <https://www.au.bank.in/personal-banking/forex-card>

DISCLOSURES

The Cardholder acknowledges that the information on his / her usage of the Card facilities is exchanged amongst banks and financial entities that provide such facilities. Acceptance of an application for a Card is based on no adverse reports of the Cardholder's credit worthiness. AU Small Finance Bank may report to other Banks or financial entities any delinquencies in the AU Multi-Currency Forex Card or withdrawal of the

Cardholder's AU Multi-Currency Forex Card facility. On receipt of adverse reports (relating to credit worthiness of the Cardholder or his / her family members), AU Small Finance Bank may, after 15 days' prior notice in writing, cancel the AU Multi-Currency Forex Card, whereupon the entire outstanding balance in connection with the AU Multi-Currency Forex Card as well as any further charges incurred by use of the AU Multi-Currency Forex Card, though not yet billed to AU Forex Card, shall be immediately payable by the Cardholder. AU Small Finance Bank shall not be obliged to disclose to the Cardholder the name of the Bank or financial entity, from where it received or to which it disclosed information.

RIGHT TO TERMINATE / BLOCK / DECLINE THE USAGE OF THE CARD / ACCESS TO THE TRAVEL FUNDS

AU Small Finance Bank reserves the right to terminate / block / decline the usage of the Card / access to the Travel Funds, temporarily or permanently, upon the occurrence of any of the following events: (i) failure to adhere to or comply with terms herein; (ii) the Cardholder becoming subject to any bankruptcy, insolvency proceeding or proceedings or proceedings of a similar nature; (iii) demise of the Cardholder; (iv) when it became necessary to determine whether any person is rightfully entitled to receive the AU Multi-Currency Forex Card Balance use the Card and / or for taking any other steps required by applicable law, rules and regulations or direction of any appropriate authority.

Notwithstanding anything contained herein, AU Small Finance Bank may, at any time, without giving notice or reason, suspend or terminate all or any of services or their use by the Cardholder. All provisions of these Terms and Conditions which in order to give effect to their meaning will survive the suspension or termination of the services and / or the use of the services by the Cardholder and shall remain in full force and effect after suspension or termination of the Card. Notwithstanding such suspension or termination, the Cardholder shall continue to be bound by these terms to the extent they relate to any obligations or liabilities of the Cardholder that remain to be performed or discharged.

ADDITIONAL TERMS AND CONDITIONS FOR FOREX CARD ISSUED TO CORPORATE CUSTOMER

1. I / We hereby confirm that my personal / KYC details may be shared with Central KYC Registry
2. I / We further declare that the undersigned has the authority to give this application declaration and undertaking on behalf of the firm / company. (Applicable when the application / declaration / undertaking to signed on behalf of the firm / company).
3. I / We hereby consent to receiving information from Central KYC Registry through SMS / e-mail on my registered e-mail ID provided to the Bank for AU Multi-Currency Forex Card.
4. The Corporate and the Cardholder (employee) understand and agree that the balances on the AU Multi-Currency Forex Card are fungible, and the Bank is not obliged to ascertain the ownership of the balances before allowing any transaction, including encashment of the balance on instructions from the Corporate or the employee. The Bank is authorised to act on instructions from either the Corporate or the employee of Corporate, whoever comes first, subject to satisfaction any other requirement, and in accordance with the Bank's policies from time to time.
5. The Corporate and the employee agree and understand that the Corporate on behalf of the Cardholder (employee) through a dedicated corporate login can view card statements of the Cardholder showing all the transaction details as and when deemed fit.

SEVERABILITY AND WAIVER

Each of the provisions of these Terms and Conditions is severable and distinct from the others and if at any time, one or more of such provisions is or becomes illegal or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way.

No act, delay or omission by AU Small Finance Bank shall affect its rights, powers and remedies under these Terms and Conditions or other further exercise of such rights, powers or remedies. The rights and remedies under these Terms and Conditions are cumulative and not exclusive of other rights and remedies provided by law.

ASSIGNMENT

The Cardholder acknowledges that AU Small Finance Bank may assign, transfer or convey any or all its right and obligations in respect of the AU Multi-Currency Forex Card to any third person as it may deem fit in its sole discretion without obtaining concurrence of the Cardholder.

MISCELLANEOUS

AU Small Finance Bank reserves the right to offer Cardholder certain facilities, memberships and services at such fees and on such Terms and Conditions as it may deem fit. Notwithstanding anything contained, AU Small Finance Bank reserves the right to waive or reduce the fees and to withdraw such benefit at any time with prior notice and without liability to the Cardholder. Any termination of Card membership, because of a violation of this Terms and Conditions, shall result automatically in the termination of such facilities and services. AU Small Finance Bank shall not be liable, in any way, to the Cardholder, in case of defect or breach in the performance of carrying out such facilities, memberships or services or the non-performance thereof, whether by AU Small Finance Bank, or Merchant Establishment or any other third party. AU Small Finance Bank reserves the right to use the information provided by the Cardholder on his / her application and during surveys, information from external sources, including consumer reports, for marketing reports & activities carried out by AU Small Finance Bank / Affiliates. AU Small Finance Bank may use this information to develop mailing lists that may be used by companies with whom AU Small Finance Bank shall work to develop marketing offers for the Cardholder. AU Small Finance Bank reserves the right to revise the policies, features and benefits offered on the Card from time to time and may notify the Cardholder 30 days in advance of any such revisions / changes in any manner as deemed appropriate. The Cardholder will be bound by such revisions / changes unless the Card is returned to AU Small Finance Bank for cancellation before the date on which the revisions / changes are made. In addition to the general right to set off or other right conferred by law or under any other agreement, AU Small Finance Bank may, without notice, combine or consolidate the balance on the AU Multi-Currency Forex Card with any other account(s) which the Cardholder maintains with AU Small Finance Bank and its Group Companies, and setoff or transfer money standing to the credit of such other account(s) in or towards the satisfaction of the Cardholder's liability to AU Small Finance Bank under his / her AU Multi-Currency Forex Card. The Cardholder shall forthwith notify AU Small Finance Bank of any change in his / her address for communication as stated in the application form for the Card. AU Small Finance Bank reserves the right to change the Cardholder's address in its records if such change in address is requested by the Cardholder to AU Small Finance Bank. The responsibility shall be solely of the Cardholder to ensure that AU Small Finance Bank has been informed of the correct address for communication, and AU Small Finance Bank disclaims all liability in case of an incorrect address resulting in any loss or liability for the Cardholder. The Cardholder agrees to adhere to and comply with all such Terms and Conditions as AU Small Finance Bank or its Affiliates may prescribe from time to time for facilities / services availed of by the Cardholder and hereby agrees and confirms that all such transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of AU Small Finance Bank or its Affiliates, for and in respect of such facilities / services offered, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Terms and Conditions prescribed by AU Small Finance Bank or its Affiliates for such facilities / services, as may be prescribed from time to time.

CHANGING THESE TERMS AND CONDITIONS

AU Small Finance Bank reserves the right to change, at any time, these Terms and Conditions, features and benefits offered on the AU Multi-Currency Forex Card including, without limitation to, changes which affect existing balances, charges or rates and methods of calculation. Such changes shall be made by giving a prior notice / intimation of 30 days to the Cardholder.

Prohibition Term Internationally valid Card and all other Cards cannot be used on internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in weep stakes, payment for callback services, remittance in any form towards overseas trading, margin calls to overseas exchanges / overseas counter party, trading in Foreign Exchange in domestic / overseas markets etc.

