

## Emergency Cash

Under Emergency Cash Assistance, we will assist the cardholder by arranging cash in local currency to be delivered at the location outside their home country (i.e India), subject to applicable laws and regulations of the country of assistance and permissible cash advance limits. The Emergency Cash Assistance is brought to you by third-party service provider Across Assist Private Limited.

### Important Note:

The Emergency Cash Assistance Service and Value Added Services are brought to you by Across Assist Private Limited (Service Provider). Reservation or booking charges for the services will be borne by customer on actuals. Please go through the applicable Terms and Conditions herein as mentioned below before availing any services.

### How to Avail Emergency Cash Assistance Services?

1. To avail Emergency Cash Delivery – Forex Card customers are requested to call Across Assist **0120-450-1453** and place in a request.
2. Vendor will accept the request raised by the customer and co-ordinate with AU Small Finance Bank for further process.
3. Upon receiving the confirmation from Bank, customers will be contacted in 2 to 4 working hours by bank's associate channel partner - Across Assist.  
**Note:** The service provider (Across Assist) shall/will attempt to deliver the cash by liaising/coordinating with the local service point in the respective country within 48 working hours from the time of contacting the customer. Delivery of cash is subject to availability of cash in desired denomination as requested by the customer at the time of delivery.
4. Customers are required to provide complete last six digits of their AU Multicurrency Card Number, Passport Number, Currency & Value required, e-mail ID, international local address and, International local contact Number to Across Assist.
5. All communications from Across Assist will be received from the following e-mail id [aubank@acrossassist.com](mailto:aubank@acrossassist.com)
6. Delivery of cash is subject to availability of cash in desired denomination as requested by the customer at the time of delivery.
7. Customers to carry self-attested copy of Passport along with the original Passport for verification to be carried out by the across assist staff or any other person as authorized by Across Assist for delivering the cash.
8. Customers need to note that the requested amount and charges will be blocked in their Forex Card, customer's forex card account will be debited accordingly to the Emergency Cash Delivered.
9. Customers can avail the Emergency Cash Delivery service once a month only and the cash delivery request shall not be accepted above **1500 USD**.
10. AU Small Finance Bank or Across Assist will not be liable to pay for any local conveyance incurred by the cardholder to avail the emergency cash.

11. Across Assist will manage to deliver the cash at the customers location and through nearest money transfer point.

### **Inclusion and Exclusion for Emergency Cash Delivery Assistance**

This service is exclusively available to AU Small Finance Bank customers and brought to you by Across Assist Private Limited (Service Provider)

- The facility can be availed only during the trip and is not applicable once the journey is over.
- Emergency cash support is offered in cases where an AU Small Finance Bank Card or Forex Card is reported lost or stolen.
- Customers/Cardholders must provide a confirmation email or SMS to Across Assist showing the card has been blocked through our service provider
- Customer identity will be verified by the issuing bank before processing the request.
- The loss or theft must be reported to the **local police within 24 hours** to be eligible for this benefit. A written police report or FIR is required to initiate the claims process.
- All receipts and reports must be retained for future references and claim validation.
- Under Emergency Cash assistance, the maximum amount which can be transferred is **1500 USD and the minimum amount will be 500 USD.**
- Emergency funds will only be disbursed to the primary cardholder.
- Please note: The terms mentioned are indicative and subject to change without prior notice.

### **Eligibility Criteria to Avail Emergency Cash Assistance Services**

- Customers must have a valid forex card and a registered mobile number to access assistance services.
- Services are available to customers who agree to pay any applicable charges for assistance rendered
- Claims must be submitted within the service coverage period as specified in the customer's policy
- Assistance requests deemed unreasonable or unsafe – at the discretion of Across Assist or the designated service provider – may be declined.

### **Terms and Conditions**

Emergency Cash Assistance and Value Added services are provided by Across Assist Pvt. Ltd (Service Provider)

1. AU Small Finance Bank and Across Assist (service provider) shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best-efforts basis and shall be subject to the availability and existence of the third-party providers to render the service.

2. AU Small Finance Bank & the Service Provider shall not be liable for delay or failure in service delivery caused by events such as war, strikes, terrorism, civil unrest, political or administrative restrictions, radioactive hazards, or any other force majeure or Act of God which prevents the Service Provider from rendering the services.

3. AU Small Finance Bank shall not be held responsible for delays, non-delivery, losses or poor quality of services provided by the third party vendors offering emergency medical, travel assistance, or value added services linked to the card. The Bank is also not liable for any injury, costs, or reputational harm- whether actual or perceived arising from such services.

4. The services shall be available to the Cardholder only if the Cardholder's AU Multicurrency Forex Card is in 'Active' status. The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account and he/she would be completely liable to pay.

5. The transaction will be carried out by the service provider based on the instructions provided to them by the Cardholder.

6. AU Small Finance Bank does not endorse or guarantee the services of service providers/goods of the vendors procured using the Card and is not liable for any defects, deficiency, delay or imperfection in such goods/services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non-use of the goods/services provided by the respective vendors/service providers.

7. Please note: The emergency cash delivery and other specified concierge and referral assistance services offered are not available in India, Nepal, Bhutan and sanctioned countries. These services are non-transferable and meant solely for the Cardholder. The service providers reserve the right to conduct identity verification prior to providing these services.

8. The service provider (i.e Across Assist) will coordinate with local partners to deliver cash within 48 working hours of contacting the customer. Delivery is subject to currency availability and local operational hours. AU Small Finance Bank does not control delivery timelines or public holidays and is not liable for delays. The Cardholder understands and agrees to indemnify AU Small Finance Bank for any delay in delivery of the emergency cash delivery service, by the service provider.

9. Any applicable, fees and charges for availing emergency cash delivery and other value-added services will be communicated to the cardholder prior to the cardholder availing of such service/s for which the customer would be completely liable to pay.

10. The customer shall bear all charges related to the services, including applicable fees and any additional costs incurred during service provision. Services will be activated only upon receipt of full payment, and no refunds will be issued once the service partner has been activated

11. Service provider shall ensure that cardholders who call in for these services are duly informed that the Cardholder is solely liable to pay for all third-party expenses in respect to the services availed. 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.

12. Usage of the Service Provider Contact Centre is at the Cardholder's own risk, and any charges/cost incurred for calling the number to avail the services will be borne by the cardholder only.

13. AU Small Finance Bank makes no representations or warranties regarding access to or use of the Contact Centre, including connectivity, response time, or accuracy of information provided.

14. AU Small Finance Bank excludes all liability (including for negligence) for any loss or damage (including special, indirect or consequential loss or damage) arising from or in connection with the access to or usage of the Contact Centre, or its information, provided by or through the Contact Centre.

15. AU Small Finance Bank reserves the right to modify wholly or in part the scope services being offered under this facility at any time. All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts or tribunals in Jaipur only, irrespective of whether courts or tribunals in other areas have concurrent or similar jurisdiction.