

TERMS AND CONDITIONS FOR EQUITAS SMALL FINANCE BANK PREPAID CARD

1. I hereby declare that the details furnished above and available on the website www.equitasbank.com are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. I understand that access to any changes/ update in Terms and Conditions applicable to this relationship would be available on the website only. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
2. That all the particulars and information given in this Application Form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I have not withheld any information. I understand that certain particulars given by me are required by the operational guidelines governing banking companies. I agree and undertake to provide and further information that Equitas Small Finance Bank Ltd./its group companies may require.
3. That I have no insolvency proceedings initiated against me nor have I ever been adjudicated insolvent.
4. That I have read the Application Form and brochures and am/are aware of all the terms/conditions of availing finance or service or products from Equitas Small Finance Bank Ltd and its group companies.
5. I agree and understand that Equitas Small Finance Bank Ltd / group companies reserve the right to reject any Application Form without providing any reason. I agree and understand that Equitas Small Finance Bank Ltd. / its group companies reserve the right to retain the Application Forms, and the documents provide therewith, including photographs and will not return the same to me.
6. I have also read and understood Terms and Conditions under which the scheme is offered to my organisation and its employees.
7. I agree that my employer has full right to reverse an instruction given by them for any amount within a period of three working days and I will not dispute or hold the bank responsible for any such debits on the Card.
8. I understand that it is my responsibility to inform Equitas Small Finance Bank Ltd immediately on termination of my employment with my current employer whereupon I will cease to enjoy any or all benefits under this scheme, and to inform Equitas Small Finance Bank Ltd & its group companies regarding change in my residence / employment and to provide any further information that Equitas Small Finance Bank Ltd & its group companies may require from time to time.
9. I authorize Equitas Small Finance Bank Ltd and/ or its associates to verify, make enquiries with respect to any information or otherwise at my office/ residence or to contact me or any other source to obtain or provide any information that Equitas Small Finance Bank Ltd may consider necessary in respect of or in relation to information in

this Application/ further. Application Forms including but not limited to confirming membership requirements or maintaining my account in good standing.

10. I hereby authorize Equitas Small Finance Bank Ltd / its group companies to exchange share or part with all the information data or documents relating to my Application to other Equitas Small Finance Bank Ltd / group companies/ Bank/ Financial Instruction/ Credit bureaus / Agencies Statutory Bodies such other persons as Equitas Small Finance Bank Ltd / its group companies may deem necessary or appropriated as may be required for use or processing of the said information/data by such person or furnishing of the processed information/data/products thereof to other banks/financial institutions / credit provider / users registered with such persons and shall not hold Equitas Small Finance Bank Ltd / its group companies liable for use of this information.
11. I agree and understand that I have to complete further Application Forms for specific liability products services from Equitas Small Finance Bank Ltd / its group companies as prescribed from time to time and that such further. Application shall be regarded as an integral part of this Application and vice versa and that unless otherwise disclosed in such further forms are prescribed the particulars and information set forth herein as well as the documents referred or provide herewith are true, correct, complete and up-to-date in all respect. I agree and understand that such further Application will require incorporation of the Application form number, and/or such details as Equitas Small Finance Bank Ltd may prescribe, to facilitate data management.
12. I authorise Equitas Small Finance Bank Ltd to issue an Equitas Small Finance Bank Ltd Prepaid Card to me. I acknowledge that the issue and usage of the Prepaid Card is governed by the Terms and Conditions as in force from time to time and agree to be bound by the same. I accept that the Terms and Condition of Prepaid Card are liable to be amended by Equitas Small Finance Bank Ltd. from time to time. I further unconditionally and irrevocably authorise Equitas Small Finance Bank Ltd. to debit my Card Account annually with an amount equivalent to the fee and charges for use of the card. I hereby confirm that this account will be operated singly.
13. I shall at all times comply with applicable laws and regulations while using this Card.
14. I understand that it shall be my responsibility to keep the Card, its PIN and password/s protected and concealed at all times. I shall not hold Equitas Small Finance Bank Ltd liable for any loss / damage / harm resulting from a failure to do so.
15. I hereby agree to keep Equitas Small Finance Bank Ltd fully indemnified against any loss / damage / harm that may be caused to Equitas Small Finance Bank Ltd as a result of breach of any declarations, breach of any terms and conditions or any unauthorized / unlawful use of the Card.
16. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

17. I confirm that, on behalf of me, my corporate can request to pull-back of the funds to the source account from my prepaid card.
18. I further confirm that on behalf of me, my corporate can request to close all the prepaid cards, at its discretion.
19. There shall not be any recourse against the Bank in any manner whatsoever for the Bank complying with the instructions of the Corporate as provided herein.
20. I do hereby declare that what is stated is true to the best of my knowledge and belief.
21. The validity of the prepaid card is available on the front view of the card.