

Terms and Conditions:

Baroda Reloadable Prepaid Card (“The Card”) is issued by Bank of Baroda “The Bank” or “We” - depending on the context). In these terms and conditions reference to “you” or “your” is as the card purchaser or Cardholder. enStage Software Pvt. Ltd. (“enStage”) is providing prepaid platform, processor and settlement services for the card.

General: You agree to be bound by these terms and conditions by purchasing, activating, using or attempting to use the Card or making transaction enquiry or exercising any right to redeem value loaded on the Card. The Bank reserves the right to change Terms & Conditions as well as schedule of charges at any time. The most current version will always appear at the bank’s website www.bankofbaroda.com -> Prepaid Card -> Reloadable Card. The user of the Card is advised to sign at the appropriate place provided on the reverse side of the Card before its use. The Card is for domestic use in India. The Card is neither a credit card nor linked to a deposit account of the Bank. The Card remains Bank’s property and Bank shall, in its sole discretion, at any time, without notice to you, be entitled to withdraw, discontinue, cancel, suspend/or terminate the facility to use the Card and/or services related to it and shall not be liable to for any loss or damage suffered by you resulting in any way from such suspension or termination.

Responsibilities: The Card is a non-personalized Visa Prepaid card that can be used, after activation, for purchasing goods or services and usage in ATM where Visa Prepaid cards are accepted. The Card cannot be used to make transactions that exceed the available balance, for such transactions you need to pay the difference by another method if the merchant agrees. You will be responsible for any transactions done using the Card and in case you notice any discrepancy in transaction amount then immediately log the concern with the Bank in writing. You shall accept Bank of Baroda’s (or Visa’s) record of transactions/ audit trails as conclusive and binding for all purposes. The Bank will not entertain no fraud or zero liability claims done by the cardholder.

The Bank is not responsible for any loss caused to you because of the compromise of card or PIN. You are responsible for keeping the Card & PIN in safe custody and should not share/hand over the same to anyone including person(s) who claims to represent the Bank/Reserve Bank of India or the Government.

ATM Usage: The Card can be used for cash withdrawal and balance inquiry at any ATM. Cardholder agrees to bear ATM usage related fees prescribed by the Bank from time to time. The Bank can provide certain number of ATM transactions for free as value added service in Bank’s ATMs and it reserves the right to change ATM fee policies/ services without issuing prior notice though Bank would make efforts to inform cardholders.

Reload: The Card is reloadable multiple times before the expiry date by authorized person(s) only and through Account(s) identified for reload. Card can be reloaded up to Rs.50,000 (Card balance at any point of time should not exceed Rs.50,000)

ATM PIN: The Bank will allot a unique 4 digit PIN (Personal Identification Number) to this card, which will allow the cardholder to transact and access card balance and mini statement at ATMs and on the Internet Portal using login ID (Card Number) and password (PIN). PIN can be changed by the cardholder on the portal. PIN can also be changed at Bank's ATMs.

Card Validity: Validity period of the Card is mentioned on the face of the card or 36 months from the date of issuance, whichever is earlier. You are responsible to ensure full utilization of the funds before expiry.

Post expiry of Card: Post expiry of the card, clear available balance will either be transferred to a new card or credited to his/her Bank account on request.

Profile update: You are responsible for updating correct contact details (address, email id and mobile) either during issuance or by calling customer support. Customer profile is updated only after cardholder's credentials are verified. Bank sends SMS/email notifications related to card usage and expiry; bank is not responsible if notification doesn't reach cardholder because of incorrect/old contact details.

Lost Card: In case the Card is misplaced/stolen or otherwise lost, the cardholder should immediately report to the Bank either in writing or by calling toll free number (mentioned below) for blocking the Card. The Card can be cancelled during the working hours on a working day following the receipt of intimation or 24 hours, whichever is greater. Bank shall not be liable for any loss caused by the misuse of the card. Bank will reissue a card with available balance of the hot listed (blocked) card only on request from the cardholder. Such re-issuance would attract applicable charges published by Bank from time to time on its website.

Customer Support:

Email: bobsupport@cardbranch.com Toll free number: 1800 102 5627

Bank's website: www.bankofbaroda.com (using the Customer Support link provided at relevant prepaid/ reloadable card section)

Legal: Notwithstanding anything contained hereinabove, cardholder hereby accepts/confirms that as a pre-condition to use of the Card, cardholder hereby agrees & gives consent to disclosure by the Bank of all or any such:

- i. Information and data relating to the Card/user;
- ii. Information or data relating to any of the terms of this agreement;
- iii. Default committed by the user in discharge of the obligation contained herein; as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by Reserve Bank of India or any other regulatory authority in the country.

Disputes: Any dispute arising out of the T&C or use of the Card shall be subject to exclusive jurisdiction of the courts or tribunals at Mumbai. The Bank may, however, in its absolute discretion commence any legal proceedings arising out of these T&C in any

other court, tribunal or other appropriate forum. The use of the Card, Terms and Conditions shall be governed by and construed in accordance with the laws of India.

Indemnification: In consideration of Bank providing the Cardholder with the facility of Card, the Cardholder hereby agrees to indemnify and keep the Bank and/or its employees indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the Cardholder the said facility of the Card or by reason of the Bank's acting in good faith and taking or refusing to take or omitting to take action on the Cardholder's instructions, and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the Cardholder; breach or noncompliance of the Terms and Conditions pertaining to the Account and/or fraud or dishonesty relating to any Transaction by the Cardholder or his employee or agents.