

TERMS & CONDITION FOR EQUITAS SMALL FINANCE BANK PREPAID CARD

- I hereby declare that the details furnished above 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.
- 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 may require.
- I have read and understood the account rules of the Bank and agree to abide by the same. I have read and understood the Terms and Conditions relating to various services associated with the Prepaid Payment Instrument. I have specifically requested the above-mentioned card, from Equitas Small Finance Bank.
- That there are no insolvency proceedings initiated or pending against me nor have I been adjudicated insolvent.
- 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.
- The charges have been explained to me for and I understand the schedule of charges is available on Equitas Small Finance Bank Website. I agree that the Bank may debit my account service charges issuance / annual / loading charges, as applicable from time to time. I agree that there may be issuance / annual / loading charges levied on my Prepaid Payment Instrument as per the arrangement agreed between the Bank and the company and I accept the same.
- I agree and understand that Equitas Small Finance Bank reserve the right to reject any Application Form without providing any reason. I agree and understand that Equitas Small Finance Bank reserve the right to retain the Application Forms and the documents provide therewith, including photographs and will not return the same to me.
- I authorize Equitas Small Finance Bank 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 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.
- I am aware that balance in my Prepaid Payment Instrument account cannot exceed the limit as prescribed by RBI for Prepaid Instruments, I accept full responsibility for my Prepaid Payment Instrument and agree not to make any claims against Equitas Small Finance Bank.
- I am voluntarily submitting a copy of my Aadhaar Card and I hereby agree and give my consent to authorize Equitas Small Finance Bank to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication and I voluntarily consent to provide my Aadhaar Number / VID number / biometric information and for One Time Pin (OTP) data (and / or any authentication data) for the purpose of Prepaid card application. I understand that biometric and / or OTP and / or any other authentication data I may provide for authentication shall be used only for authenticating my identity for Aadhaar authentication system for the specific transaction or as per requirement of law and no other purposes, I confirmed that I have been informed about the alternative to submission of identity information and authenticate myself through Aadhaar based authentication system with full understanding, of alternatives to submission of identity information. I understand that Equitas Small Finance Bank shall insure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize Equitas Small Finance Bank to verify and authenticate my Aadhaar during processing my prepaid card application. I further authorize the bank to share my Aadhaar related details / information with regulatory / statutory bodies as and when required. In case of any change in the document(s) submitted to the Bank, the cardholder should inform the same within 30 days of the update to the document(s): in adherence to regulatory guidelines.
- I hereby authorize Equitas Small Finance Bank to exchange share or part with all the information data or documents relating to my Application to other Equitas Small Finance Bank / group companies/ Bank/ Financial Instruction/ Credit bureaus/ Agencies Statutory Bodies such other persons as Equitas Small Finance Bank / 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 / its group companies liable for use of this information.
- I agree and understand that I have to complete further Application Forms for specific liability products services from Equitas Small Finance Bank / 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 may prescribe, to facilitate data management.
- I authorise Equitas Small Finance Bank to issue an Equitas Small Finance Bank Limited 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 shall at all times comply with applicable laws and regulations while using this Card.
- 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 liable for any loss/ damage/ harm resulting from a failure to do so.
- I hereby agree to keep Equitas Small Finance Bank fully indemnified against any loss/ damage/ harm that may be caused to Equitas Small Finance Bank as a result of breach of any declarations, breach of any terms and conditions or any unauthorized/ unlawful use of the Card.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
- I do hereby declare that what is stated is true to the best of my knowledge and belief.
- I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information, papers and data relating to Know Your Customer (KYC), credit information, and any other information about me / pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of my application.
- I expressly consent the Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons / institutions / entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and / or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and / or E-mail.

Signature of the Customer*:

Date:

Name:

Place: _____

INSTA KIT ACKNOWLEDGEMENT (APPLICABLE ONLY FOR INSTA-KIT CUSTOMERS)

I _____ wish to obtain equitas prepaid card with Equitas small finance bank as part of the insta kit, I acknowledge that i have received the following in tamper proof condition.

☐ Welcome letter ☐ Non personalised Prepaid Card

Signature of the customer* _____

Employee Name : _____

Date:

Employee Code : _____

BANK USE

The above said customer has signed in my presence and I have verified the KYC and other relevant documents for applying the prepaid card. I hereby declare that I have explained about the product features, schedule of charges and terms and conditions in detail to the customer

Employee Name: _____

Employee Code: _____

Employee Signature: _____

Date:

ACKNOWLEDGEMENT

We have received your application form for Equitas Small Finance Bank Prepaid Card.

Prepaid Card Application Reference No _____ Customer Name _____ UCIC _____

Date:

Branch Name: _____

Signature of Branch Staff with Stamp: