

Terms and conditions for IndusInd Bank - Zaggle Kuber Card

1. You agree to be bound by these terms and conditions by purchasing, activating, using or attempting to use the card or making transaction enquiries or exercising any right to redeem the value loaded on the card. If you are giving the card to another person, you should ensure that they are aware of the terms and conditions that apply to the 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 remains the property of the IndusInd Bank (“Bank”).
2. The card is a Visa Prepaid card that can be used after activation for purchasing goods and services only in India.
3. The card cannot be used to make transactions that exceed the available balance. For such a transaction you will need to pay the difference by another method if the merchant agrees.
4. The card is not reloadable. The validity of the card is one year. It is valid until the expiry date mentioned on the front of the card and cannot be used after expiry. The card cannot be used to obtain or redeem cash and cannot be used for making direct debit, recurring, or regular instalment payments.
5. Zaggle Prepaid Ocean Services. Ltd. (“Zaggle”) will send you an SMS 45 days before card expiry notifying you of the same. If there is no response with address seeking an extension of PPI validity via reissuance of a fresh PPI, consent is deemed to have been given for transferring the PPI balance back to the source account. Kindly ensure that the contact information is kept up to date.
6. The card cannot be used at any ATMs for cash withdrawals or any other activity at an ATM. However, if the card is attempted to be used at an ATM, besides the transaction being declined by the ATM,
7. You shall be responsible for all transactions on the card. If you notice any error relating to the card, you should notify us at 1860 500 1231 (Monday to Saturday 10:00 AM to 07:00 PM) or at care@zaggle.in
8. If you have a problem with a purchase made with the card, or a dispute with a merchant, you must deal directly with the merchant involved. Neither Zaggle nor the Bank shall be responsible for any products and/or services availed by you from any of the merchants. If you cannot resolve the dispute with the merchant, you can contact us at 1860 500 1231 (Monday to Saturday 10:00 AM to 07:00 PM) or at care@zaggle.in
9. The Bank and /or Zaggle reserves the right to place a stop on your card if:
10. You report that your card has been lost, stolen or damaged; or
11. The Bank and/or Zaggle believes (or reasonably suspects) that the card has been used (or will be used) contrary to these terms and conditions.
12. A fuel surcharge of 1.18% or Rs.11.8 whichever is higher will be applied on all fuel purchases.
13. The Bank and /or Zaggle may issue a replacement card to the cardholder against such lost, stolen, or damaged card, upon a request being made by you, in this regard and at our sole

discretion. A fee of Rs.100 plus taxes shall be applicable for every replacement card that is issued to the cardholder.

14. Any refunds on card transactions are subject to the policy of the specific merchant. Refunds may be in the form of a credit to the card, cash refund or in-store credit. If the card expires or is revoked before you have spent any funds resulting from a refund (whether or not the original transaction being refunded was made using the card) then you will have no access to those funds.
15. For Card Closure, you are responsible to consume the remaining money before placing a closure request. Subsequently, the Card Closure request shall be processed after necessary validations.
16. You are responsible for checking your transaction history online and knowing your available balance. You can check your balance on the website www.zaggle.in/payments or by calling Zaggle on 1860 500 1231 (Monday to Saturday 10:00 AM to 07:00 PM) or at care@zaggle.in
17. If you have a query about the card, you can contact us at 1860 500 1231 (Monday to Saturday 10:00 AM to 07:00 PM) or at care@zaggle.in.

If your query/concern remains unresolved or if you are not satisfied with the resolution, in that case for any escalation you may reach out to the bank directly on reachus@indusind.com.

18. Information will be disclosed to third parties about the card, or transactions made with the card, whenever allowed by law, required by law and also where necessary to operate the card and process transactions.
19. Notwithstanding anything contained herein above, the user hereby accepts and confirms that as a pre-condition to the use of the card, the user hereby agrees and gives consent to the disclosure by the Bank and/or Zaggle of all or any such:
 - Information and data relating to the card / user;
 - Information or data relating to any of the terms of this Agreement; and
 - Default, committed by the user in discharge of the obligation contained herein; as the Bank and/or Zaggle may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. And any other agency authorised in this behalf by Reserve Bank of India or any other regulatory authority.
20. You hereby agree to indemnify and keep the Bank and Zaggle indemnified and harmless from and against all actions, claims, demands, proceedings, losses, damages, personal injury, costs, charges, and expenses whatsoever which Bank or Zaggle may at any time incur, sustain, suffer in respect of your use of card or otherwise arising from the card. Unless, expressly provided herein, Bank & Zaggle disclaims any liability to you in this regard that may arise from the use of the card.
21. The Bank and /or Zaggle reserves the right to change these terms and conditions anytime and the same shall be updated on our website www.zaggle.in/terms-and-conditions and all fees and charges related to the card at any time at its sole discretion. All fees and charges related to the

card will be recovered by a debit to the card balance or through other means as available and applicable.

22. These terms and conditions will be governed by and be construed to in accordance with the laws of India and as per applicable Reserve Bank of India's Directions on Issuance and Operations of Prepaid Instruments. All disputes are subject to the exclusive jurisdiction of the Courts in Mumbai.

23. SCHEDULE OF CHARGES: The charges for the Kuber Gift Card:

Charge Type	Fees + GST
Card Re-validation Fee	INR 100.00 + GST
Lost Card Replacement	INR 100.00 + GST

24. *GST at 18%

25. The user can opt for a card re-validation and Lost Card replacement through a request placed at the customer service number 1860 500 1231 (Monday to Saturday, 10:00 AM to 7:00 PM) or email at care@zaggle.in

- The fees + GST will be debited from the available card balance.
- In the case of a Kuber gift card re-validation request the validity of the card will be 1 year/12 months from date of issue.
- In the case of a lost Kuber gift card re-issue request the validity of the card will be 1 year/12 months from date of issue