

Terms and conditions for IndusInd Bank - Zaggle Zinger Card

1. You agree to be bound by the terms and conditions by performing first transaction with the card or acknowledging receipt of the card in writing or by signing on the reverse of the card. The card remains the property of the IndusInd Bank Limited (“Bank”).
2. This card is given to you by a corporate entity/individual purchase and is non-transferable.
3. The card is a co-branded VISA prepaid card that can be used after activation for purchasing goods and services only in India and only at merchant categories of food, travel, fuel, expense, and rewards service providers registered as such with VISA.
4. 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.
5. The card is a reloadable card. The reloading of the card is done basis the instructions received by corporate only.
6. The card will be valid for a period of up to 5 years. The card will expire on the last day of the month and the year indicated on the card.
7. 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.
8. You are responsible for ensuring that your mobile number, PAN Number, are updated with Zaggle. For completion of Full KYC you are. You can contact us at 1860 500 1231 (Monday to Saturday 10:00 AM to 07:00 PM) or write to care@zaggle.in
9. The card cannot be used for making direct debit, recurring, or regular instalment payments.
10. 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.
11. Cash can be withdrawn only from the expense wallet, provided there are funds. An amount of Rs.30 + 18% GST will be charged for each ATM transaction cash withdrawal, balance enquiry and statement request.
12. You are responsible for all transactions on the card. If you notice any error relating to the card, you should notify us at 18605001231(Monday to Saturday 10:00 AM to 07:00 PM) or at care@zaggle.in
13. You shall be responsible for compliance with Income Tax Rules. Neither Zaggle nor the Bank shall be responsible for lapses, if any in non-compliance with the Income Tax Rules.
14. A fuel surcharge of 1.18% or Rs.11.80 whichever is higher will be charged on all fuel purchases.
15. Cashback on purchase of fuel is subject to change as per Bank/Govt regulations.

16. 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. 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
17. The Bank and/or Zaggle reserves the right to place a stop on your card if:
- You report that your card has been lost, stolen or damaged; or
 - 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.
18. 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.199 plus GST would be applicable.
19. 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, to the same wallet from which the amount was originally debited.
20. 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).
21. 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.
22. 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.
23. Information will be disclosed to third parties about the card, or transactions made with the card, as allowed by law, required by law and also where necessary to operate the card and process transactions. A full privacy policy can be viewed on the website www.zaggle.in.
24. Notwithstanding anything contained herein above, the user hereby accepts and confirms that as a pre-condition to the use of the card, the user 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 authorized in this behalf by Reserve Bank of India or any other regulatory authority.
25. The Bank and/or Zaggle reserves the right to change the terms and conditions and all fees and charges related to the card at any time at their sole discretion. The same shall be updated on www.zaggle.in/terms-and-conditions. All fees and charges related to the card will be recovered by a debit to the card or through other means as available and applicable.

26. These are the most important terms and conditions and shall be read in conjunction with the details terms and conditions on the website www.zaggle.in/terms-and-conditions under the Zinger Multiwallet Card section.
27. These terms and conditions will be governed by and be construed in accordance with the laws of India and as per applicable Reserve Bank of India's Directions on Issuance and Operation of Prepaid Payment Instruments. All disputes are subject to the exclusive jurisdiction of the Courts in Mumbai.