



These Terms and Conditions apply to and regulate the issuance and usage of debit cards offered by CUB to Account holder and/or any person as may be specified by the Account holder. These terms and conditions (the Terms) shall be in addition to any other terms as stipulated by CUB from time to time. All annexure to the Terms shall form an integral part of the Terms.

1. DEFINITIONS:

In these terms and conditions, unless there is anything repugnant to the subject or context thereof, the following words/ expressions shall have the meaning as stated herein under: "Account" refers to the savings and /or current account designated by CUB to be eligible account/s for operations through the use of the Card. "Account Statement" means the periodical statement of Account sent by CUB to a Cardholder, from time to time, setting out the Transactions carried out and balance in the Account as on that date, and any other information as CUB may deem fit to include. "Account holder" refers to individuals, proprietorships, partnership concerns or company holding an Account with CUB. Provided however in case of savings account, the expression "Account holder" refers to only individuals holding such account with CUB. "Affiliate" means and includes: Any company which is the holding or subsidiary company of CUB, or A person under the control of or under common control with CUB, or Any person in whom CUB has a direct or beneficial interest or control of more than 26% of the voting securities For the purpose of this clause, "control" together with grammatical variations when used with respect to any person, means the power to direct the management and policies of such person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and "person" means a company, corporation, a partnership, trust or any other entity or organization or other body whatsoever. "ATM" means any Automated Teller Machine, whether in India or overseas, whether of CUB or a specified Shared Network, at which, amongst other things, the Cardholder can use his Card to access his funds in his Account, held with CUB. "Card" refers to the CUB debit card issued to the Account holder in India and/or any other person specified by the Account holder to CUB. "Cardholder" refers to the Account holder of CUB or any such person authorized by the Account holder to whom a Card has been issued and who is authorized to hold the Card. "CUB" or "the Bank" shall mean CUB Limited, a company incorporated under the Companies Act, 1956 and a bank within the meaning of the Banking Regulation Act, 1949, having its registered office at # 149, T.S.R Big Street, Kumbakonam-612 001. (which expression shall, unless it be repugnant to the subject or context thereof, include its successors, representatives and assigns), the proprietors / owners of the Card. "International Transactions" refers to the Transactions entered into by the Cardholder on his internationally valid Card outside of India, Nepal and Bhutan. "Internet Website" shall mean websites of the Merchant Establishments wherever located which honor the Card for payments to be made by the Cardholder of the goods and services purchased through these websites or otherwise and shall include among others, the websites of stores, shops, restaurants, hotels, utility companies, railways and airline organizations advertised as honoring the Card. "Merchant Establishment" shall mean such physical and/or virtual establishments, wherever located, which honor a VISA card and shall include, among others, stores, shops, restaurants, hotels and airlines cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers). "Merchant" means any person who owns or manages or operates a Merchant Establishment. "PIN" means the Personal Identification Number allocated to the Cardholder by CUB or chosen by the Cardholder/ Bank from time to time, in relation to the Card. "POS Terminal" means the point of sale (POS) electronic terminals at Merchant Establishments whether in India or overseas, capable of processing card transactions and at which, amongst other things, the Cardholder can use his Card to access the funds from the Account linked with the Card to make purchases. "Primary Account" shall mean such primary Account that is linked to the Card. "Reward Points" shall mean points awarded by CUB under the Reward Program. "Reward Program" refers to the program wherein the Cardholder shall get Reward Points on the amounts spent by him/her using the Card at the Merchant Establishments. "Shared Network" shall mean VISA/ any other networks which honor the Card. "Transactions" shall mean any instruction given by a Cardholder using a Card directly or indirectly to CUB to effect a transaction. "Tariff Annexure" means an annexure detailing the charges applicable for the services offered on the Card. These charges are subject to changes at the sole discretion of CUB. However normally such changes in charges may be made only with prospective effect giving prior notice of 1 month to the Cardholder. "Valid Charge" means a charge incurred by the Cardholder for purchases of goods or services on the Card and any other charge as may be included by CUB from time to time for the purpose of this Reward Program.

2. INTERPRETATION:

a) All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation"; b) Words importing any gender include the, other gender; c) Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for

the time being in force. d) All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of the Terms; e) References to VISA regulations pertain to the guidelines issued by VISA to all the member banks of its network; f) The rules of interpretation as set out in the General Clauses Act shall, unless it is repugnant to the subject or context thereof, apply to the Terms as if incorporated herein.

3. APPLICABILITY OF TERMS:

The Terms form the contract between the Cardholder and CUB. The Cardholder shall be deemed to have unconditionally agreed to and accepted the Terms by signing the Card application form, or acknowledging receipt of the Card in writing, or by signing on the reverse of the Card, or by performing a transaction with the Card or by requesting POS activation of the Card or activation through ATM or by requesting through after 10 days, have elapsed since the Card was dispatched to his address on record. The Terms will be in of the terms and conditions relating to the Account of the Cardholder. The Cardholders availing of any services /facilities including but not limited to enquiry on transactions, Statement details through CUB internet banking and/or any other channels, shall at all times continue to be bound by the terms and conditions stipulated by CUB from time to time for such services/facilities.

4. BENEFITS OF CARD:

The Cardholder can access cash at the ATM/ at CUB branch, make payments at Merchant Establishments, ascertain information about his Account balance through the use of the Card at ATMs/ CUB 24 Hour Customer Care/ Infinity/Corporate Internet Banking/ by using Corporate Care Services or otherwise, place request for renewal of the fixed deposit held with CUB, or any such services as specified by CUB from time to time. The Cardholders availing of any such services through the use of the Card shall be bound by the terms and conditions stipulated by CUB, and as amended from time to time, with respect to such services. The Card is valid for use at ATMs and Merchant Establishments in India and abroad. However, the Card is not valid for payment in foreign exchange at Merchant Establishments in India, Nepal and Bhutan. The Card is valid up to the last day of the month indicated on the Card. Upon occurrence of the Transaction, the Account linked with the Card shall be instantaneously debited by CUB.

5. PERSONAL IDENTIFICATION NUMBER:

To enable the Cardholder to use the Card, a Personal Identification Number (PIN) will be issued to him in the first instance. The PIN shall be mailed to him and the Cardholder shall ensure that the same is received in a sealed envelope. This PIN may subsequently, be changed by the Cardholder, at his own risk, at any CUB ATM. The Cardholder acknowledges, represents and warrants that the PIN issued to him provides access to the Account and that the Cardholder accepts the sole responsibility for use, confidentiality and protection of the PIN, as well as for all orders and information changes entered in to the Account using such PIN. The Cardholder shall not record the PIN in any form so as to facilitate PIN coming to knowledge of a third party. The Cardholder grants express authority to CUB for carrying out transactions and instructions authenticated by the PIN and shall not revoke the same. CUB has no obligation to verify the authenticity of the transaction instruction sent or purported to have been sent from the Cardholder other than by means of verification of the Cardholder's PIN. The Cardholder shall at all times take all appropriate steps as mentioned in the Terms to maintain the security of the PIN. CUB in its absolute discretion issues a new PIN on the existing Card. Subject to the provisions stated herein and as specified by CUB from time to time, the Cardholder will not hold CUB liable in case of any improper/ fraudulent/unauthorized/ duplicate/erroneous use of the Card and/or the PIN. CUB will also not be liable for any consequences connected with the use/ misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge of any third party. If any third parties gain access to the services, including the Account, the Cardholder will be responsible and shall indemnify CUB against any liability, costs or damages arising out of such misuse/ use by third parties based upon or relating to such access and use or otherwise.

6. LOST OR STOLEN CARDS:

The Cardholder may report a Card loss over the telephone to any of CUB's branch or by way of written communication or by fax to his branch of CUB or such other mode as may be acceptable to CUB. CUB upon adequate verification will temporarily suspend the Card, and will subsequently hot list/cancel the Card during working hours on a working day of CUB following the receipt of such intimation. If the Cardholder loses his Card overseas, he may either follow the above procedure or may report the loss through the VISA Global Emergency Assistance help lines; the charges for the usage of such services shall be borne by the Cardholder. The Cardholder is responsible for the security of the Card and shall take all steps towards ensuring the safekeeping thereof. The Cardholder will be liable for all

charges incurred on the Card until the Card is hot listed/ cancelled. Further, in the event CUB determines that the aforementioned steps are not complied with, financial liability on the lost or stolen Card would rest with the Cardholder. The Cardholder shall take cognizance of the fact that once a Card is reported lost, stolen or damaged and is subsequently found, the same shall be promptly cut in half, returned to CUB and adequate care taken to prevent its misuse.

7. SURRENDER/ REPLACEMENT OF CARD:

The Card issued to the Cardholder shall remain the property of CUB and will be surrendered to CUB, on request. The Cardholder shall return the Card to CUB Bank for cancellation in the event the Cardholder no longer requires the services or if the services are withdrawn by CUB for any reason whatsoever. CUB, may, in its absolute discretion issue a replacement Card along with a new PIN to the Cardholders, including for any loss/ stolen Card.

8. TERMINATION:

The Cardholder may discontinue/terminate the Card anytime by a written notice to CUB accompanied by the return of the Card cut into two pieces diagonally. The Cardholder shall be liable for all charges / transactions incurred, up to the receipt of the written notice duly acknowledged by CUB. CUB may at any time, with or without notice, as to the circumstances in CUB's absolute discretion require, terminate the Card.

9. USAGE GUIDELINES:

The Cardholder shall at all times ensure that the Card is kept at a safe place and shall under no circumstances whatsoever allow the Card to be used by any other individual. The Cardholder will sign the Card immediately upon receipt. The Cardholder must change the PIN assigned by CUB after the first usage and choose another PIN as a safety measure for secured usage of the Card. The Cardholder will be responsible for all facilities granted by CUB and for all related charges and shall act in good faith in relation to all dealings with the Card and CUB. CUB reserves the right to change the types of Transactions supported by the Card subject to a notice being given to the Cardholder. The Cardholder shall notify CUB immediately of any error or irregularity in maintaining the Account Card by CUB at any Branches by way of written communication or by fax to his branch of CUB or such other mode as may be acceptable to CUB. International Debit Cards can be used only for permissible current account transactions under the Foreign Exchange Management Act (FEMA), 1999 (and/or any other applicable laws) and the item-wise limits as mentioned in the Schedules to the Government of India Notification No.G.S.R. 381 (E) dated May 3,2000, as amended from time to time, are equally applicable to payments made through use of these Cards. International Debit Cards can be used on Internet for any purpose for which exchange can be purchased from an authorized dealer in India. International Debit Cards cannot be used on internet for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, and payment for callback services etc. or any illegal activities; no withdrawal of foreign exchange is permitted for such items /activities.

10. MULTIPLE ACCOUNTS:

The Cardholder agrees that in case he has multiple accounts with CUB, CUB will decide the number of accounts, which will have the Card facility on them. In case of Cards linked to multiple Accounts, fast cash Transactions on CUB ATMs, all Transactions done on Shared Network ATMs and POS Terminal Transactions carried out with the Card will be affected only on the Primary Account. CUB will debit the Accounts linked to the Card for the value of all purchases of goods or services, cash, fees, charges and payments payable by the use of the Card. All Transactions will be reflected in the Account Statement of the Accounts, which are linked to the Card.

11. STATEMENTS AND RECORDS:

The Cardholder can check the transaction records from the Account Statement available online at CUB's website and last 5 transactions on CUB ATM. The Cardholder will inform CUB in writing within 15 days, of any irregularities or discrepancies exist in the transactions/ particulars of the Account on any Account Statement that is made available to the Cardholder. If CUB does not receive any information to the contrary within 15 days CUB may assume that the Account Statement and the transactions are correct. All records maintained by CUB, in electronic or documentary form of the instructions of the Cardholder and such other details (including but not limited to payments made or received) pursuant to the Terms, and all camera/video recordings shall as against the Cardholder, be deemed to be conclusive evidence of such instructions and such other details.

12. ATM USAGE:

The Card can be used at the ATM locations with the help of the confidential PIN. All Transactions conducted with use of the PIN will be the Cardholder's responsibility. The Cardholder agrees that he will be allowed to withdraw only a certain amount of cash per transaction per day as determined by CUB irrespective of the credit balance in the Account(s). This amount will be announced from time to time. Any attempt to violate this limit may lead to withdrawing of his Card facility. When the Cardholder completes a transaction through an ATM he can opt to receive a printed transaction record i.e. the transaction slip/ ATM receipt. The amount of available funds is shown on this ATM receipt when the Cardholder uses his Card. The Cardholder is advised to retain the record of Transactions generated by the ATM with him. The Cardholder agrees not to attempt to withdraw using the Card unless sufficient funds are available in the Account. The onus of ensuring adequate Account balances is entirely on the Cardholder.

13. MERCHANT LOCATION USAGE:

The Card is acceptable at all Merchant Establishments in India and abroad which display the logos of CUB/VISA or such other agencies recognized by CUB and which have a POS terminal. The Card is for electronic use only as in the case of the charge slip/sales slip printed electronically from the POS terminal. The Cardholder must sign a sales slip whenever the Card is used at a Merchant Establishment and should retain his copy. Any sales slip not personally signed by the Cardholder, but which can be proved as being authorized by the Cardholder will be his liability. The Card is operable with the help of the Cardholder's signature or the PIN at POS terminals installed at Merchant locations depending on the functionality of the POS Terminal. The Bank will not accept responsibility for any dealings, which the Cardholder may have with the Merchant including but not limited to the supply of goods and services. In the event the Cardholder has any complaints concerning any Merchant Establishment, the Cardholder with the Merchant Establishment should resolve the matter and failure to do so will not relieve him from any obligations to CUB. However, the Cardholder should notify CUB of this complaint immediately. CUB accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to the Account linked with the Card with the Transaction amount. Any charge or other payment requisition received from a Merchant Establishment by CUB for payment shall be conclusive proof that the charge recorded on such requisition was properly incurred at the Merchant Establishment for the amount and by the Cardholder using the Card referred to in that charge or other requisition.

14. GLOBAL CARDHOLDER ASSISTANCE SERVICES (VISA) GLOBAL EMERGENCY ASSISTANCE HELPLINES)

The multi-lingual VISA Emergency Assistance Services Programme offers worldwide emergency referral assistance to VISA Cardholders when traveling overseas. These include a wide range of legal, medical and other services. The communications and arrangements of services of the emergency assistance programme are provided by a third-party service provider and are paid for by VISA International and the Cardholder is responsible for the cost of any and all medical, legal or other services used. Assistance is provided on a best effort basis and may not be available due to problems of time, distance or locations. The medical and/or legal professionals suggested and/or designated by VISA International are not employees of VISA International and, therefore, they are not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service. The Bank does not accept any responsibility for the arrangement or the use of such services.

15. EXCLUSION FROM LIABILITY

In consideration of Bank providing the Cardholder with the facility of Card, the Cardholder hereby agrees to indemnify and keep CUB and /or its employees indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which CUB 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 CUB'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 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. The Cardholder shall indemnify and hold harmless CUB from any and all consequences arising from the Cardholder not complying with the Exchange Control Regulations of the RBI, breach of Foreign Exchange Management Act (FEMA) and the rules and regulations made there under and/or any other Ac⁰ authority. The Cardholder agrees to indemnify CUB for any machine/ mechanical error/failure. The Cardholder shall also indemnify CUB fully against any loss on account of misplacement by the courier or loss-in-transit of the Card/PIN Without prejudice to the foregoing, CUB shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of: Any defect in quality of goods or services supplied, the refusal of any person to honor to accept a Card, the malfunction of any computer terminal/ system not within CUB's control, effecting Transaction instructions other than by a Cardholder, handing over of the Card by the Cardholder to anybody other than the designated employees of CUB at CUB's premises, the exercise by CUB of its right to demand and procure the surrender of the Card prior to the expiry date exposed on its face, whether such demand and surrender is made and/or procured by CUB, the exercise by CUB of its right to terminate any Card any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the re-possession of the Card and/or, any request for its return or the refusal of any Merchant Establishment to honor or accept the Card. Any misstatement, misrepresentation, error or omission in any details disclosed by CUB except as otherwise required by law. If CUB receives any process, summons, order, injunction, execution distraint, levy lien, information or notice which CUB in good faith believes/ calls into question the Cardholder's ability, or the ability of someone purporting to be authorized by the Cardholder, to transact on the Card, CUB may, at its option and without liability to the Cardholder or such other person, decline to allow the Cardholder to obtain any portion of his funds, or may pay such funds over to an appropriate authority and take any other steps required by applicable law. CUB reserves the right to deduct from the Cardholder's Account a reasonable service charge and any expenses it incurs, including without limitation reasonable legal fees, due to legal action involving the Cardholder's Card. In the event a demand or claim for settlement of outstanding dues from the Cardholder is made, either by CUB or any person acting on behalf of CUB, the Cardholder agrees and acknowledges that such demand or claim shall not amount to be an act of defamation or an act prejudicial to or reflecting upon the character of the Cardholder, in any manner.

16. ADDITION/WITHDRAWAL OF FACILITIES:

CUB may, at its discretion, make available to the Cardholder more services on the Card, ATMs, POS Terminals, Internet or otherwise and/or other devices through Shared Networks for the Cardholder's convenience and use. All fees and charges related to Transactions done by the Cardholder at these devices, as determined by CUB from time to time will be recovered by a debit to the Account linked with the Card. The Cardholder understands and agrees that the Shared Networks may provide different functionalities and service offerings and different charges for different services. CUB shall also, in its sole discretion, at any time, with/ out notice to the Cardholder, be entitled to withdraw, discontinue, cancel, suspend/ or terminate the facility to use the Card and/or services related to it, at ATMs / POS Terminal/Internet / other devices within/outside India and shall not be liable to the Cardholder for any loss or damage suffered by him resulting in any way from such suspension or termination.

17. DISCLOSURES:

The Cardholder hereby agrees that in case the Cardholder commits a default in payment or repayment of any amount due on the Card, CUB and/or the Reserve Bank of India (RBI) will have an unqualified right to disclose or publish the details of the default including the name of the Cardholder and/or its directors/partners/ co-applicants, as applicable, as defaulters in such manner and through such media as CUB or RBI in their absolute discretion may think fit. The Cardholder hereby authorizes CUB to exchange, share or part with all the information relating to the Cardholder's details and repayment history information and all information pertaining to and contained in the Terms or as expressed in the application made for the Card to its Affiliates/ banks / financial institutions/ credit bureaus / agencies / statutory bodies as may be required and undertakes not to hold CUB/its Affiliates/the other group companies of CUB Group and their agents liable for use of the aforesaid information.

18. FEES AND CHARGES:

The annual fees for the Card will be debited to the Primary Account linked with the Card on application/renewal at the Bank's prevailing rate. The fees are not refundable. The Cardholder shall maintain at all times such minimum balance in the Account, as CUB may stipulate from time to time. CUB reserves the right at any time to charge the Cardholder for the issue or reissue of a Card and/or any fees/charges for the transactions carried out by the Cardholder on the Card. Any government charges, duty or debits, or tax payable as a result of the use of the Card shall be the Cardholder's responsibility and if imposed upon CUB [either directly or indirectly], CUB shall debit such charges, duty or tax against the Account. In addition, operators of Shared Networks may impose an additional charge for each use of their ATM/ POS Terminal/other device, and any such charge along with other applicable fees/charges will be if from the Cardholder's Account. There will be separate service charges levied for such facilities as may be announced by the Bank from time to time and deducted from the cardholder's Account. In the situation that the Account does not have sufficient funds to deduct such fees, the Bank reserves the right to deny any further

Transactions. In case of Accounts classified as overdrawn Accounts, the Cardholder will have to rectify the Account balance position immediately. In every such situation where the Account gets overdrawn, a flat charge could be levied in addition to the interest to be charged on the debit balance in the Account. This charge will be determined by the Bank and will be announced from time to time. In the event of an Account being overdrawn due to Card Transactions, the Bank reserves the right to setoff this amount against any credit lying from any of the Cardholder's other Accounts held jointly or singly without giving any notice. Nothing in the Terms shall affect the Bank's right of setoff, transfer and application of monies at law or pursuant to any other agreement from time to time subsisting between the Bank and Cardholder. The Cardholder also authorizes CUB to deduct from his Account, and indemnifies CUB against any expenses it may incur in collecting money owed to it by the Cardholder in connection with the Card, (including without limitation reasonable legal fees). CUB may, at its discretion levy penal charges for non-maintenance of the minimum balance. In addition to the minimum balance stipulation CUB may levy service and other charges for use of the Card, which will be notified to the Cardholder from time to time. In the case of transactions entered into by the Cardholder through his internationally valid Debit Card, the equivalent in the currency in which the Cardholder's Account is held, along with processing charges, conversion charges, fees if any charged as per VISA/MASTERCARD regulations, any other service charges for such transactions shall be debited to the Account linked with the Card held at CUB in India. The Cardholder authorizes CUB to recover all charges related to the Card as determined by CUB from time to time by debiting the Account linked with the Card. Details of the applicable fees and charges as stipulated by CUB will be displayed on the website and/ or at the branches. Please refer Annexure III for details on the tariff applicable as on date.

19. DISPUTES:

CUB accepts no responsibility for refusal by any Merchant Establishment to accept and/or honor the Card. In case of dispute pertaining to a Transaction with a Merchant Establishment a charge/sales slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence as between CUB and the Cardholder as to the extent of liability incurred by the Cardholder and CUB shall not be required to ensure that the Cardholder has duly received the goods purchased/to be purchased or has duly received the service availed/to be availed to the Cardholder's satisfaction. In case the Cardholder has any dispute in respect of any charge indicated in the Account Statement, the Cardholder shall advise details to CUB within 15 days of the Account Statement date failing which it will be construed that all charges are acceptable and in order. CUB may at its sole discretion accept any disputes on charges older than 15 days. CUB shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with the applicable charge indicated in the Account Statement. Any dispute in respect of a Shared Network ATM Transaction will be resolved as per VISA/MASTERCARD regulations. CUB does not accept responsibility for any dealings the Cardholder may have with Shared Networks. In the event the Cardholder has any complaints concerning any Shared Network ATM, the Cardholder should resolve the matter with the Shared Network, and failure to do so will not relieve him from any obligations to CUB. However, the Cardholder should notify CUB of the complaint immediately.

20. QUALITY OF GOODS AND SERVICES:

CUB shall not in any way be responsible for merchandise, merchandise warranty or services purchased, or availed of by the Cardholder from Merchant Establishments, including on account of delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods by the Cardholder. It must be distinctly understood that the Debit Card is purely a facility to the Cardholder to purchase goods and/or avail of services. CUB holds out no warranty or makes no representation about quality, delivery or otherwise of the merchandise. The Card Member with the Merchant Establishment must resolve any dispute or claim regarding the merchandise. The existence of the claim or dispute shall not relieve the Card Member of his/her obligation to pay all the Charges due to CUB and the Card Member agrees to pay promptly such charges.

21. GOVERNING LAW AND JURISDICTION:

CUB and Cardholder agree that any legal action or proceedings arising out of these Terms shall be brought in the courts or tribunals at Chennai only. CUB may, however, in its absolute discretion commence any legal or proceedings arising out of these Terms and Conditions in Surcharge & service tax as applicable any other court, tribunal or other appropriate forum, and the Cardholder hereby consents to the jurisdiction. These Terms shall be governed by and construed in accordance with the laws of India.

22. NOTIFICATION OF CHANGES:

CUB shall have the absolute discretion to amend or supplement any of the Terms, features and benefits offered on the Card including, without limitation to, changes which affect interest charges or rates and methods of calculation at any time. The Cardholder shall be liable for all charges incurred and all other obligations under these revised Terms until all amounts under the Card are repaid in full. CUB may communicate the amended Terms by hosting the same on the CUB's website or in any other manner as decided by CUB from time to time. The Customer shall be responsible for regularly reviewing these Terms and Conditions including amendments thereto as may be posted on CUB's website. In the event the Cardholder, as a consequence of the change in the Terms, desires to discontinue the Card he may do so within a period of two months from the date of communication/ uploading of the amended Terms on the CUB's website. However, he shall be deemed to have accepted the amended Terms by continuing to use the Card post notification of such amended Terms.

23. ADDITIONAL TERMS AND CONDITIONS

In addition to the terms and conditions set out herein, the Cardholder shall also comply with the terms and conditions set out in Annexure I in relation to the Card issued by CUB for savings account and in Annexure II in relation to the Card issued by CUB for current account. To the extent of any inconsistency, the terms and conditions set out in Annexure I and/ or Annexure II will prevail for all purposes and intents.

ANNEXURE I

DEBIT CARD FOR SAVINGS ACCOUNT

These additional terms and conditions apply to and regulate the issuance and usage of debit card offered to savings account holder (Terms for Debit Card for Savings Account').

INTERNET WEBSITE USAGE:

The Card can be used by the Cardholder (unless otherwise intimated by CUB) at all Internet Websites in India and abroad which display the logos of the Bank / VISA / MasterCard and which have the facility of offering goods or services for purchase through the Internet. The amount of the transaction is debited from the account linked to the Card immediately. The Card is operable with the help of the Card Number, CW2 security digits and grid values printed at the back of the Card on Internet websites. The Bank will not accept responsibility for any dealings, the Cardholder may have through Internet Website, including but not

limited to the supply of goods and services. Should the Cardholder have any complaints concerning any transaction placed through Internet Website, the matter should be resolved by the Cardholder with the Merchant and failure to do so will not relieve him from any obligations to the Bank. However, the Cardholder should notify the Bank of this complaint immediately. The Bank accepts no responsibility for any surcharge levied by any Internet Website and the same being debited to the Cardholder's Account with the Transaction amount. Any charge or other payment requisition received from an Internet Website by the Bank for payment shall be conclusive proof that the charge recorded on such requisition was properly incurred at the Internet Website by the Cardholder, in addition to these terms and conditions. Cardholder agrees to abide by Internet Banking Terms and Conditions also.

The Terms shall be in addition to and not in derogation of the terms and conditions relating to savings account of the Cardholder.

ANNEXURE II

DEBIT CARD FOR CURRENT ACCOUNT

CORPORATE CARE AND CORPORATE INTERNET BANKING

Corporate Internet Banking: The Cardholder agrees that the Cardholder will need to use the Login id and Password ("Login Id" and "Password" refers to the 16 digit debit card number and the four digit PIN) issued to the Cardholder to access the Corporate Internet Banking website. The Cardholder can use the Card for viewing information/transactions of the Account(s). The Cardholder agrees that he shall comply with the terms and conditions for the usage of the Corporate Internet Banking.

Corporate Care Services: The Cardholder can use the Login id and Password to access the Corporate Care Services. The Cardholder agrees that the Card will be used to access CUB's Corporate Care Services for seeking the Account related information and performing transactions. The Cardholder agrees that he shall be able to perform transactions through the Corporate Care Services only on acceptance of the application for the said Service by CUB and subject to the terms and conditions for the Corporate Care Service. By availing the Corporate Care Services and the Corporate Internet Banking Services, the Cardholder shall be governed by the respective terms and conditions pertaining to the said services, which terms and conditions shall be in addition to and not in derogation of the Terms and the terms and conditions relating to current account of the Cardholder. Inquiry Card The expression 'Card' for the purposes of Account shall include Inquiry card issued to the authorized signatories of the Account who may/may not have applied for Cards or Corporate Care Services specifically. Inquiry card is issued by CUB for the purpose of providing view access to the Account information at ATM, Corporate Internet Banking and Corporate Care Services and cannot be used for performing any transactions including ATM and POS transactions.

However, the authorized signatories may apply to CUB requesting for up gradation of the Inquiry card so as to include transaction access. CUB shall at its sole discretion decide whether it should provide the said Cardholder with transaction access on the Inquiry card. Upon receiving such request and the required documents to its satisfaction, CUB may provide with a transaction/usage limit, to the extent it may deem fit, on the Inquiry card.

ANNEXURE III

Applicable tariff to be changed from time to time

Enrolment Fee	Nil
Card Replacement Fee	Rs. 200
ATM withdrawal charges from ATMs outside India	Rs. 107
Balance enquiry charges from ATMs outside India	Rs.25

Surcharge & service tax as applicable

The charges for using the ATMs of the other banks in the National Financial Switch (NFS) / Cash Tree network is Rs. 20/- for a cash withdrawal and Rs. 10/- for a balance enquiry transaction, plus service tax at 12.36% of the charge amount. For details of banks in this network, please refer to www.cityunionbank.com.