Federal Bank Paisabazaar Co-branded Credit Card-
General Terms & Conditions

Federal Bank

1. INTRODUCTION

These General Terms and Conditions (General Card Terms) apply to the **Credit Card** issued by Federal Bank, a Banking company constituted under Banking Regulation Act, 1949 having its registered office at Federal Towers, Aluva, Kerala (Bank) in partnership with its co-branding partner Paisabazaar Marketing and Consulting Private Limited having its registered office at Plot No. 135P, Sector 44, Gurgaon-122001 (**Paisabazaar**). The said Co-branded Credit Card shall hereinafter be referred as **Federal Paisabazaar Co-branded Credit Card**. Under this arrangement, Paisabazaar is Marketing and Distributing the Federal Paisabazaar Co-branded Credit Cards issued by Federal Bank.

The General Card Terms are an electronic record in terms of the Information Technology Act, 2000 and rules made thereunder as applicable. The Terms are: (i) published in accordance with the provisions of Rule 3(1)(a) of the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 and (ii) generated by a computer system and does not require any physical, electronic, or digital signatures from Paisabazaar or the Bank.

These Terms presently in force from date of applciation and are subject to changes from time to time. The most recent version will always be available on the Application and/ or Bank's website. Any changes made to this Terms and Conditions will be notified to you by way of e-mail/SMS forwarded to your email-id/phone number registered with the Bank. Your continued usage of the Federal Paisabazaar Co-branded Credit Card shall signify your consent to such changes and agreement to be legally bound by the same.

Pursuant to the approval of an application for a Federal Paisabazaar Co-branded Credit Card, you (“**you**” or “**your**” or “**yourself**” or “**customer**” or “**user**” as the context requires) hereby agree to the following:

a) The use of Federal Paisabazaar Co-branded Credit Card shall be governed by these General Card Terms contained herein and the Most Important Terms & Conditions (“**MITC**”) referred to in the application form , as amended by the Bank from time to time.
b) If the General Card Terms or the MITC are not acceptable to You, You will inform us in writing and destroy (by cutting) the Federal Paisabazaar Co-branded Credit Card and return the same to us within 30 (thirty) days of receipt of the Federal Paisabazaar Co-branded Credit Card.

2. DEFINITIONS

1. “**Application/App**” means the Paisabazaar digital and mobile application, through which you can avail services offered by Paisabazaar, including applying for a Federal Paisabazaar Co-branded Credit Card and control all aspects of the **Federal Paisabazaar Co-branded** Credit Card;

2. “**App PIN**” means the Personal Identification Number created by the Card member on the Application, to protect and secure through a password.

3. “**Additional Credit Card**” or “**Add-on Credit Card**” shall mean a Credit Card issued to an additional Card Member on the request of the Primary Card Member.

4. “**Additional Card Member**” shall mean an individual who is a resident Indian / NRI / Foreign national working in India and a member of the immediate family of Primary Card Member viz. spouse, brothers, sisters, parents and parent in-laws who is above the age of 18 years to whom an Additional Credit Card has been issued at the request of the Primary Card Member and whose charges are chargeable to the Card Account.

5. Annual Percentage Rate” or ‘Interest Rate’ means the fixed rate of interest, as specified in KFS i.e., the rates at which the Bank shall compute and apply interest on the Facilities, subject to amendments/revisions made from time to time by RBI or Bank.

6. "**Bank**”., “**Federal Bank**” "We", "us" "our" or similar pronouns shall mean Federal Bank Limited, its successors, assigns, etc. as the case may be

7. “**Billing Cycle**” is the period between the generation of two successive billing statements based on Your Federal Paisabazaar Co-branded Credit Card transactions.

8. “**Credit Card**”, or “**Card**” or “**Federal Paisabazaar Co-branded Credit Card**” shall mean a valid Federal Paisabazaar Credit Card issued by the Bank under that entitles you to use the Card Account for a pre-defined Credit Limit. “Card" denotes all types of cards irrespective of form factor - Physical card, Virtual/Digital card, Tokenized Card.

9. **"Credit Card Variant"** means any distinct version of the Federal Paisabazaar co-branded Credit Card offered under this arrangement, differentiated by its features, benefits, Cashpoints structure, fees, or other product terms. As of the Effective Date, the Credit Card Variants include **“Paisaback”**, and shall include any additional, successor, or modified variants introduced by the Bank from time to time.

10. “**Card Member**”, “**Primary Card Member**”, “**Cardholder**”, "**Member**”, “**Customer**”, , “**him**”, “**he**”, “**his**”, or similar pronouns shall mean the individual in whose name the Card has been issued and the Card Account is maintained.

11. “**Card Account**” or "**Account**” shall mean an account maintained by the Bank under these terms and conditions, in the name of Primary Card Member.

12. “**Credit Limit**” means the maximum limit up to which a Cardmember is authorised to use the Federal Paisabazaar co-branded Credit Card and that can be availed on the Card Account at any point in time. as specified in the KFS applicable to Credit Card and as specified in the monthly credit card statement issued to you. The Credit Limit shall be inclusive of the domestic limit as well as international limit. Domestic limit is the value of the maximum credit limit assigned for Domestic Transaction. International limit is the value of the maximum credit limit assigned for International Transaction.

13. “**Charges**” shall mean transactions made or charged to the Card Account as per this General Card Terms whether or not the Card Member signs a record of charge forms. This would include but not be limited to purchase of goods, services or cash advances or drafts made from the account by use of the Card or the number on the Card, Joining Fee, Annual Fees, Finance Charges, Overlimit Fee, late Payment Fee, transaction charges, service charges, GST and any other fee/charges/ amounts which the Card Member has agreed to pay or is liable to pay to the Bank under this General Card Terms.

14. “**Cash Limit**” means the amount of cash or cash equivalent that the Card Member may be allowed to utilize for a non-purchase transaction.

15. **Domestic Transaction / Usage**” shall mean a transaction originating in India at merchant outlets, Automated Teller Machines (ATMs) or online transactions in India.

16. “**Electronic Terminal**” means branch teller terminals, ATMs, point of sale terminals or EDC (Electronic Data Capture machine) and other devices in which a Credit Card and/or PIN (personal identification number) can be used, and which is authorized by the Bank as described in the terms and conditions.

17. “**Equated Monthly Instalment**” or “**EMI**” shall mean the amounts payable by the Cardholder on a monthly basis towards repayment of Facility. EMI comprises of the principal amount of the Facility + Interest + applicable Goods & Services Tax (GST) or any other charges (if applicable).

18. “**Federal Paisabazaar Co-branded Credit Card**” or “**Credit Card**” or "**Card**" means the co-branded credit card issued by the Bank in partnership with Paisabazaar Marketing and Consulting Private Limited ("Paisaback")

19. “**Finance Charges**” shall mean and include the interest charged on Total Outstanding amount on the Card Account as provided in these Terms and Conditions.

20. “**International Transaction / Usage**” shall mean transactions at overseas merchant outlets, overseas ATM or on websites originating outside India.

21. "**Merchant Establishment**" shall mean any company, corporation, establishment, firm, association, individual or any such entity as may be declared by the Bank from time to time, wherever located, which is designated as a MasterCard/VISA/Rupay merchant and/or with whom there is an arrangement with any MasterCard/VISA/Rupay member bank for a Card Member to obtain goods, services or cash advances by use of the Card or Card number.

22. **"Minimum Amount Due" or "MAD**" means the amount mentioned in the Federal Paisabazaar co-branded Credit Card statement, which is the minimum payment a Cardmember must make by the payment due date to keep the card account in good standing.

23. "**NACH (National Automated Clearing House)**" or "**e-NACH**" would mean the debit clearing service notified by Reserve Bank of India, participation in which has been consented to in writing by the Card Member for facilitating payment of outstanding dues in the Card Account.

24. "**Purchases**" shall mean and include purchase of goods and services by the Card Member by using the Card or Card number.

25. "**Payment Due Date**" shall mean the date on or before which the Card Member has to make the payment to the Bank.

26. **"Total Amount Due" or "TAD" or** "**Total Outstanding**" shall mean the total outstanding on the Card Account and mentioned in the Card statement, due to the Bank including, but not limited to charges, fees and any other amounts that may be charged by the Bank from time to time in a Billing Cycle.

27. "**Valid Card**" shall mean a Credit Card which has been issued by the Bank and has not expired, has not been damaged or been cancelled by the Bank or the Card Member.

3. THE FEDERAL BANK MOBILE APPLICATION

3.1. You can control the **Federal Paisabazaar Co-branded** Credit Card entirely from the Application, some of the actions being:

i. Setting your App PIN;
ii. Activating your **Federal Paisabazaar Co-branded** Credit Card**;**
iii. Making Credit Card bill payments;
iv. Managing your virtual Credit Card;
v. Controlling your Credit Limit and cash withdrawal limit;
vi. Enabling online, Domestic Usage and International Usage;
vii. Setting your **Federal Paisabazaar Co-branded Credit Card** PIN (For use at Point of Sale and ATMs);

viii. Raising disputes or service queries on any aspect of your **Federal Paisabazaar Co-branded Credit Card**.

3.2. You hereby agree and acknowledge that you are entitled to access the Application for the aforesaid purposes subject to your explicit consent to the Application, Terms and Conditions and our Privacy Policy. Notwithstanding anything contained in the aforesaid Application, MITC, the Privacy Policy, or in these General Card Terms, you agree and acknowledge the following:

i. Paisabazaar merely markets and distributes the **Federal Paisabazaar Co-branded** Credit Card;
ii. All services other than marketing and distribution as listed above in connection with the **Federal Paisabazaar Co-branded** Credit Card are rendered by Paisabazaar through the Bank's SDK/APIs and accordingly the Bank is solely responsible for such actions;
iii. Paisabazaar does not have access to any of your transactional data; and
iv. No activity undertaken by Paisabazaar including the provision of services in relation to the **Federal Paisabazaar Co-branded** Credit Card as provided under these General Card Terms and the MITC constitute an activity which requires a license by Paisabazaar from the Reserve Bank of India. All licenses/registrations as may be required in connection with issuing **Federal Paisabazaar Co-branded** Credit Card is obtained by the Bank.

4. TERMS

4.1 As a Cardholder you hereby agree to the following terms and conditions as stipulated below that may be amended as per the Reserve Bank of India's instructions or any statutory bodies or due to change in Bank's policy from time to time:

a. The Bank reserves the right to decide your eligibility for availing the Credit Card, as per the Bank's internal policy and guidelines.

b. The Card will be honoured only when a Valid Card is presented to a Merchant Establishment by you.
c. The Card is the property of the Bank and must be produced or surrendered to the Bank on demand, without delay.
d. The Card is not transferable, and you should safeguard the same from misuse by retaining it under your personal control at all time. You agree and acknowledge that, to the extent allowed under applicable laws, neither the Bank nor Paisabazaar will be liable for any loss or damage caused to you due to misuse of your Card which is solely attributable to you losing personal control of your Card.
e. You can use the Card for payments in currencies other than Indian Rupees only in compliance with the laws applicable in India including inter alia the Foreign Exchange Management Act, 1999 as amended from time to time and any regulations, directions/circulars issued thereunder and by the Reserve Bank of India("**FEMA**"). You shall, however, not use the Card for making payments in foreign currency in Nepal or Bhutan.

f. The Card should not be used to conduct any transaction which may be unlawful or illegal in India or any other jurisdictions.
g. You also agree not to conduct any transaction using the Card on web sites that are prohibited under the laws of India.

4.2 Card Services

4.2.1 The **Federal Paisabazaar Co-branded** Credit Card issued to you is the property of Federal Bank. Federal Bank reserves the right to (1) place internal processes which shall be applicable to all Card transactions; (2) obtain credit bureau report and such other reports to ascertain the credit worthiness of the Customer; and (3) decline to issue a Card to any Applicant at its sole discretion.

4.2.2 The Card is not transferable and its usage is subject to the terms mentioned herein and any additional conditions stipulated by Federal Bank from time to time. In addition to these General Card Terms and MITC, the Card Members shall be subject to the terms and conditions as stipulated by the Bank.

4.2.3 The Bank's customer care centre ("**Bank Customer Care Centre**") is available to all Card Members. The Card Members availing of any services /facilities including but not limited to, enhancement of Credit Limit, enquiry on transactions, Total Outstanding amount, statement details, Payment Due Date, etc. through the Bank Customer Care Centre shall at all times continue to be bound by the terms and conditions stipulated by Federal Bank with respect to such services / facilities and the mode of availing such facilities / services, as amended from time to time. You agree and acknowledge that the role of Paisabazaar in customer support is limited only to being your first point of contact, as required by RBI's directions, Paisabazaar shall merely forward your grievances/support requests to the Bank Customer Care Centre.

4.3 Card Validity, Expiry and Renewal

4.3.1 Your Card is valid up to the last day of the calendar month of the year indicated on the face of the Card unless cancelled earlier by the Bank. If you use the Card outside the validity period, the Bank shall not be liable in any manner whatsoever for any consequences that may arise.

4.3.2 Upon expiry or earlier cancellation, your Card may be renewed or reinstated at the sole discretion of the Bank. On expiry, the Card must be destroyed by cutting it in half through the magnetic stripe. Unless your card is renewed by the Bank, neither Paisabazaar nor Federal Bank shall be liable for any loss or damage caused to you due to the loss/use/misuse of your Card after the validity period mentioned on the face of the Card.

4.3.3 Without prejudice to the above, unless you are in breach of these General Card Terms and/or the MITC or otherwise any policies/guidelines issued by the Bank with respect to the Card , the Bank will automatically renew the validity of the Card and send to you a new Card before the expiry of the Card currently being used. In case of non-receipt of renewed Card, you may contact the designated Customer Service Centre of the Bank or write to the Bank at the address notified to you from time to time.

4.3.4 You must intimate the Bank at least 60 (sixty) days prior to the expiry of the Card currently being used if you do not wish to renew the Card. In absence of this, the renewal fee (as applicable at the time of renewal) shall be charged to your Card Account and shall be non-refundable.

4.4 Charges

You agree to pay the following fees to the Bank in respect of the Card:

a) **Joining Fees**: at the prevailing rate as decided by the Bank and communicated to you at the time of issuance of the Credit Card.
b) **Annual Fees**: at the prevailing rate as decided by the Bank and communicated to you at the time of issuance of the Credit Card and thereafter annually in the month in which the Credit Card was originally issued.
c) **Additional Card Joining Fees & Annual Fees**: at the prevailing rate as decided by the Bank for each Additional Card on the Card Account and communicated to you at the time of issuance of the Additional Card and thereafter annually in the month in which the Add-on Credit Card was originally **issued.**
d) **Convenience Fees**:

   i. Utility, telecom and cable spends over ₹50,000 in a billing cycle will attract a convenience fee of 1% + Convenience fee is capped at ₹3,000 per transaction excluding GST
   ii. Fuel spends over ₹50,000 in a billing cycle will attract a convenience fee of 1% + GST. Convenience fee is capped at ₹3,000 per transaction excluding GST.
   iii. Rent spends will attract a convenience fee of 1% + GST. Convenience fee is capped at ₹3,000 per transaction excluding GST.
   iv. The aforesaid Charges are non-refundable and are subject to change at the discretion of the Bank. All changes in the Charges applicable to your Card shall be affected with prior intimation to you via email or SMS. A schedule of fees and charges is always available on request. It is also available on the Bank's website - https://www.federal.bank.in/paisabazaar-federal-cobranded-credit-card

4.5 Additional Card

4.5.1 A Card Account may have multiple Additional Cards, the number of Additional Cards that may be issued per Card Account shall be determined at the sole discretion of the Bank.
4.5.2 Upon receipt of your request/ authorization for an Additional Card, the Bank of its sole discretion may issue Additional Card to the Additional Card Member.
4.5.3 You will be fully responsible and liable for all transactions and Charges incurred on the Additional Card, which will be included in your statement of account. The Additional Card Members shall be jointly and severally liable to the Bank along with you for all the charges, even though the monthly statement of the Card Account may be sent only to you. These General Card Terms and the MITC shall also be binding on the Additional Card Members. You as the Primary Card Member hereby undertake that you have been authorised by the Additional Card Member to consent to these General

Card Terms and the MITC on behalf of the Additional Card Member and shall be liable for any action undertaken by the Additional Card Member that is in contradiction with the terms set out herein.

4.5.4 You may withdraw the facility of Additional Card by providing a written request to the Bank and returning to the Bank the Additional Card cut into half. On receipt of the same, the Bank will cancel the Additional Card.

4.5.5 The Additional Card facility and privileges will be automatically withdrawn if the Primary Card Account is terminated for any reason.

4.6 Benefits of your Federal Paisabazaar Co-branded Credit card:

4.6.1 Cashpoint

When you transact with your Credit Card, "Cashpoint" will be credited to your Credit Card account wallet depending on the transaction value and the purchase category.

a. Cashpoints will be credited on categories as mentioned in MITC and KFS
b. Cashpoints will not accrue for money transfers, rent payments, utilities, cash withdrawals, EMI transactions, forex transaction, education and school fees, gift cards, credit card repayments, hospital payments, crypto/digital asset transactions, fuel, fuel surcharge, Jewellery purchase, Insurance and digital wallet loading or top-up transactions. In case of EMI cancellations, Cashpoints will not be reinstated.
c. Utility, telecom and cable spends more than Rs.20,000 in a statement month will not accrue any Cashpoints .
d. Purchase of a service/product utilizing a digital wallet app offering in-app purchases, may not be eligible for Cashpoints, as it involves loading the wallet, which is later used to make payment to the merchant.
e. Cashpoints accrued from eligible spends in the current statement cycle will be credited to the user's wallet after the statement date.
f. Currently, Federal Paisabazaar Co-branded Rupay Credit Card comes in one variant "Paisaback", the applicable reward terms are as given below:

Value Proposition	**Paisaback**	**Remark**
Joining Fee	500	
Annual Fee	500	Spend based Waiver (Annual fees to be waived on annual spends of 1.5L)
Mode of Reward	Cash Point will be credited to user's wallet	Customers' needs to redeem the cashpoints, cashpoints will have expiry periods of 1 year.
Cashpoint Rate		
Spend Category	Cashpoint rate	

Grocery	7.50%	Applicable MCC - 5411
POS+ Ecom	1.00%	As per applicable MCC
UPI (Excld grocery, fuel, travel)	0.50%	As per applicable MCC
Fuel Spend (surcharge waiver)	0.00%	Capped at Rs.100 per cycle.
Exclusions	EMI, Utility, Fuel, Insurance, Rent, Wallet, Education, Jewellery, Govt services, Hospitals, Toll, Telecom equipment, Railways, Automotive shops	
Capping	Total of 1000 Monthly across all the spends	
Fuel surcharge waiver	Fuel Surcharge waiver capped at Rs.100 per billing cycle	
UPI on CC Spends	Spends above 2000 will be eligible for cashpoint	
Cashpoint Validity	1 Year from the date of issuance of Cashpoint	
Conversion Rate	1 Cashpoint = 1 Rs	Once redeemed by the user corresponding rupee equivalent value will be credited to user's credit card account
Minimum Cashpoint required to redeem	100	User needs to have minimum 100 cashpoints to redeem to the credit card statement

4.6.2 Other Terms of Cashpoint:

a. Bank reserves the right to wholly or partly modify the Cashpoint Programme. Bank also reserves the right to change the reward point conversion rate, withdraw reward points awarded or to vary any of the terms and conditions herein in its absolute discretion without prior notice to the cardholder.
b. In case this Cashpoints Programme comes in conflict with any rule, regulation or order or any statutory authority, then the Bank has the absolute authority and right to modify or cancel this Cashpoints programme to give effect to said requirements.
c. Bank reserves the right to cancel or suspend the Cashpoints if the Credit Card account is in arrears, suspension or default or if the Credit Card account is or reasonably suspected to be operated fraudulently. If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your Credit Card account. In such instances, the Cashpoints accrued on those transactions will be reduced from the overall Cashpoints balance.
d. Bank will not be held responsible if any supplier of products / services offered to you withdraws, cancels, alters or amends those products / services.

e. You may note that every purchase is assigned a different “Category” depending upon the Merchant Category Code (“MCC”) defined by the network. According to this, the merchant acquiring bank classifies the merchant depending on the service provided by them. For example, Food & Dining, Shopping, Travel, Entertainment, Groceries, Bills & Utilities, Fuel, and so on. Paisabazaar and Bank does not have any control over this MCC classification.

4.6.3 Offers:

a. If any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Card, Bank reserves the right to disqualify the card holder from availing such offer without giving prior notice of the same.
b. Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services through the participating merchants.
c. Card Offers will not be available wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.

4.7 Credit Limit

4.7.1 The Bank shall at its sole discretion determine the Credit Limit and/or on your request review the credit limit from time to time, and increase or decrease it as per your eligibility, such limit shall be notified to you from time to time. You may, however, request for a lower limit for the Card Account and for an Additional Card Member. The Credit Limit assigned to an Additional Card Member shall be restored to the assigned limit after every Billing Cycle. Your Credit Limit will also be shown on your monthly statement together with the available credit amount at the statement closing date.

4.7.2 Use of the Card at Merchant Establishments will be limited by the Credit Limit assigned to each Card Account by the Bank. In case of Additional Cards issued by the Bank, the extent of use of these Cards so issued will be limited by the Card Account's Credit Limit. The outstanding on the Card Account must not exceed the Credit Limit at any time. In the event of breach of this provision, you will be charged a fee at the prevailing rate as decided by the Bank irrespective of the amount by which you exceed the Credit Limit. You must repay the excess amount immediately. The above-mentioned fee is subject to change at the sole discretion of the Bank.

4.7.3 Your Credit Limit and Card Account will be terminated if your Card is cancelled by you or by the Bank for any reason whatsoever. If you fail to settle the Minimum Amount Due on or before the Payment Due Date, the Bank reserves the absolute right to withhold the facility on the Card till such time the Card Account is regularized.

4.7.4 International limit assigned on your Credit Card indicates the maximum usage limit for an overseas purchase transaction (including online) or ATM usage.

4.8 Use of Card

4.8.1 On receipt of the Card, you must immediately sign on the signature panel if the same is printed on the reverse of the Card.

4.8.2 The Card may be used solely for bona fide personal purposes, including the purchase of goods and/or services. The Card shall not be used for procuring goods or services for resale or for any commercial or business purposes with the intent of deriving financial gain.

4.8.3 International Credit Cards cannot be used for purchase of prohibited items, like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call-back services, and/or such items/activities for which no withdrawal of foreign exchange is permitted.

4.8.4 You are required to sign and/or collect the charge slip, cash advance slip or mail order coupon at the time the Charge is incurred. Failure to sign a charge slip will not discharge you from the liability for the Charges. You must retain your copies of all charge slips for at least six(6) months. Upon request, the Bank may, at its sole discretion, provide copies of such charge slips, subject to payment of additional charges at the prevailing rate.

4.8.5 You agree that the Bank may, at any time without prior notice, or stating any reason whatsoever refuse authorization for a Charge at a Merchant Establishment and/or restrict or defer the Card member's ability to use the Card and/or suspend or cancel the Card. The Bank may through the ATM, Merchant Establishment, by itself repossess/retain the Credit Card, if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or Card Account is being misused or likely to be misused.

4.8.6 Any charge slip or other payment requisition received by the Bank for any transaction on the Card Account for the payment, shall be conclusive proof that the amount recorded on such charge slip or other requisition was incurred by the use of the Card by you. In cases where a charge slip or voucher is not available viz. mail order or telephone order or electronic commerce and you dispute the transaction; you shall first clear the outstanding on the Card Account and thereafter resolve the dispute directly with the concerned Merchant Establishment. The Bank shall not be liable, in any manner whatsoever for the same.

4.8.7 Surcharge may be levied on purchase of certain products and services as notified by the Bank from time to time. Payment of surcharge as applicable from time to time is mandatory.

4.8.8 The monthly statement of account shall be prima-facie proof of the Charges incurred by you. In the event you disagree with a Charge indicated in the statement, the same should be communicated to the Bank in writing within 60 (sixty) days of the statement date, failing which the Charge in the statement of account shall become conclusive proof of your liability to pay the Bank.

4.8.9 The Bank will not be responsible if the Merchant Establishment refuses to accept the Card or levies a surcharge on the Card. However, the Card member should notify the Bank of this complaint at the address notified by the Bank from time to time or at the designated Customer Service Centre.

4.8.10 The Bank shall not be in any way responsible and/or liable for merchandise, pricinge, , quality, warranty, privileges, benefits, facilities or for any deficiency, delay, or non-delivery of goods or services purchased or availed by you from Merchant Establishments and/or third party suppliers through mail order, telephone order or electronic commerce . Any dispute arising in relation thereto shall be resolved and settled directly by you with the Merchant Establishment or third party suppliers and such disputes shall not relieve you of your obligations to the Bank.

4.8.11 No claim by you against a Merchant Establishment or Third-party supplier will be a subject of set -ff or counterclaim against the Bank.The Bank may, at its sole discretion, suspend or withdraw the Card for whatsoever reason without incurring any liability to you. Upon termination of the Card, all privileges, benefits, and facilities associated with the Card shall automatically stand terminated.

4.8.12 You shall pay for all goods and/or services (e.g. air or rail tickets) as reflected in the Card statement to avoid incurrence of finance charges or fees, even if the transaction is subsequently cancelled. Any refund arising from such cancellation (net of applicable charges), shall be credited to the Card Account only upon receipt by the Bank. No cash refund shall be made. If the refund credit does not appear in the statement within a reasonable period, you shall immediately notify the Bank.

4.8.13 You shall be solely responsible for any use of the Card in contravention/ of laws, rules, regulations and this General Card terms and undertake to indemnify the Bank and to make good any loss, damage, interest, conversion, any other financial charges and outgoing costs and consequences that the Bank may incur or suffer on your account and/or your acts, omission/commission and negligence. You shall be solely responsible for any use of the Card in violation of applicable laws, rules, regulations, or this General Card terms, and agree to indemnify and hold the Bank harmless against all losses, damages, interest, conversion costs, financial charges, expenses, and other consequences incurred or suffered by the Bank arising from your acts, omissions, commissions, or negligence

4.8.14 You are also liable to pay any statutory dues levied on the services provided by the Bank to you.

4.8.15 You agree and hereby authorize the Bank to convert Charges incurred by you in foreign currency to Indian Rupee equivalent at such rate as the Bank may designate from time to time.

4.8.16 You agree that goods purchased through the use of the Card shall remain the property of the Bank till such time the charges pertaining thereto are fully paid to the Bank.

4.8.17 Bank reserves the right to accept or decline any transaction depending upon the rules based on internal risk monitoring and fraud prevention mechanism.

4.9 Cash Advances

4.9.1 You can use the Credit Card, for withdrawal of cash from ATMs of the Bank, select partner Banks and from other locations or establishments as may be specifically permitted by the Bank from time to time. The Credit Card may also be used for other cash-equivalent transactions, including demand draft facilities, only where expressly permitted by the Bank. Such cash advances and cash equivalent transactions, shall be subject to and comply with applicable Laws, Rules, and Regulations including but not limited to the Foreign Exchange Law and Rules thereunder as notified by RBI and other Government bodies/agencies from time to time. You shall not disclose ATM PIN provided to you by the Bank for cash advances to any person and shall take all possible care to prevent its discovery by any person.

4.9.2 You can obtain cash advances up to your Cash Limit as may be communicated by the Bank from time to time, subject to the available Cash Limit and such other terms and conditions as may be applicable to cash advance transactions.

4.9.3 Charges for the cash advances including transaction and handling charges, and related terms and conditions shall be as specified in the MITC. Such charges may be revised at the Bank's sole discretion and shall be levied from the date of withdrawal until the date of settlement.

4.10 Billing & Settlement

4.10.1 The Bank will send a link to download the statement on the registered email id , once a month for each billing period during which there is any activity or outstanding of more than Rs.200 (Rupees two hundred) on the Card Account. The Payment Due Date will be up to a maximum of 18 (eighteen) days from the billing date.

4.10.2 The Bank will debit the Card Account for all the charges incurred and credit the Card Account for all payments made by you to the Bank and for any credits received from the Merchant Establishments in your favour.

4.10.3 The Bank shall render monthly statements based on transactions done by the Card Member and/or the payment made and/or credits received. The monthly statement for each billing period will identify, inter alia purchase of goods and/or services, cash advances, fees, GST and other charges, payments and credits to the Card Account. The monthly statements will show the Total Outstanding amount as well as the Minimum Amount Due required to be paid by you. You shall make payment for at least the Minimum Amount Due so as to reach the Bank on or before the Payment Due Date indicated in the statement. Your account will be credited only when the Bank receives the payment of cleared funds from you or your bank. Any overdue amounts and any amount over Credit Limit shall be payable immediately. Please note that making only the minimum payment every month would result in the repayment stretching over extended periods with interest continuing to accrue on the outstanding balance on your outstanding balance.

4.10.4 You may exercise the option to pay the Minimum Amount Due as indicated in the monthly statement of account and carry forward the payment of the balance amount to the next Billing Cycle. Minimum Amount Due shall be determined by the Bank at its sole discretion.

4.10.5 Non-payment of the Minimum Amount Due by the Payment Due Date shall render you liable to the risk of withdrawal or suspension (whether temporary or permanent) of the Credit Card. The Bank may also at its sole discretion, levy a fee for such non-payment. Further, the Bank may instruct Merchant Establishments not to honour the Credit Card and/or take custody of the Card by listing the Card number in the warning bulletin or through any other means as determined by the Bank.

4.10.6 Repayment of Credit Card dues through E-NACH, cheque, or demand draft is currently not accepted. Repayments may be made only through such modes as are made available by the Bank and updated from time to time on the Paisabazaar application or through such other channels as the Bank may notify.

4.10.7 You may, subject to availability, authorise the Bank through the E-NACH facility to directly debit an account maintained by you with the Bank or with any other bank for the purpose of crediting your Card Account. The E-NACH facility is presently not available. If and when the E-NACH facility is made available, the Bank shall separately communicate the terms and conditions applicable theret

4.10.8 Outstation cheque/draft i.e., cheque/draft payable at cities other than certain specified cities as are decided by the Bank from time to time will attract processing fee. The fee in respect of processing outstation cheques is mentioned in the Schedule of Charges. The list of such locations and the processing fee may be changed by the Bank at its sole discretion without notice

4.10.9 In the event any payment instrument issued by you is dishonoured, the Bank may at Its discretion suspend or terminate the Credit Card privileges and levy a fee as mentioned in the Schedule of Charges, which shall be debited to the Card Account,. Such fee shall be subject to change at the Bank's discretion. The Bank also reserves the right to initiate appropriate legal action.

4.10.10 Any and all payments received towards the Card Account shall be applied or appropriated by the Bank in accordance with the internal accounting and credit guidelines, notwithstanding any instructions or specific appropriation requests made by you or any other person making the payments.

4.10.11 Duplicate monthly statements of accounts shall be provided by the Bank only for a period up to twelve(12) months preceding the date of your request, subject to the payment of service charges as specified in the Schedule of Charges and as updated from time to time.

4.10.12 Where payment is made from your NRO Account, You represent and warrant that such payment is made out of balances held in the such NRO account arising from your legitimate receivables in India and not from borrowings from any person or transfers from any other NRO account. In the event of breach of this warranty, You shall be liable for penal action under FEMA. You further confirm and warrant that the aggregate amount repatriated outside India from your NRO Account, transferred from NRO account to NRE account, paid towards credit card bills or transferred pursuant to any other request does not exceed USD.1,000,000 (U S Dollar One million) or its equivalent with any Bank during a particular financial year.

4.10.13 In respect of funds utilised for settlement of Credit Card dues by debit to your NRO account, You confirm and warrant that all applicable taxes on earnings chargeable to tax in India have been duly paid in accordance with the rules and regulations prescribed by the Central Board of Direct Taxes (CBDT), and that the Cardholder and NRO account holder are one and the same.

4.11 Finance Charges

4.11.1 Finance Charges shall be payable at the applicable monthly percentage rate on all outstanding, including cash advances, from the date you the transaction is incurred until such amounts are paid in full.

4.11.2 Finance Charges shall accrue on cash advances and balance transfers from other credit card accounts immediately from the date of cash withdrawal or cash equivalent transaction or from the date of issue of a banker's cheque in respect of such balance transfer. In case of Purchases, Finance Charges shall accrue only if the Total Outstanding or any part thereof payable by the Payment Due Date, is not paid in full and such unpaid amount is carried forward from the previous Billing Cycle to next Billing Cycle.

4.11.3 Finance Charges, if payable are debited to your Card Account on the last date of each statement period and is shown on your statement.

4.11.4 You agree to pay Finance Charges on your Total Outstanding carried forward at such rate as may be determined and revised by the Bank from time to time. The rate of finance charges may vary for certain specific facilities, including, inter alia, balance transfer facilities. The Bank may at its sole discretion at any time, under intimation to you, vary the Finance Charges for all or some of its facilities.

4.11.5 The Bank may, at any time and at its sole discretion, vary the finance charges applicable to all or any of its facilities, upon due intimation to you.

4.11.6 The Finance Charges as referred above shall continue to be payable even after termination of these General Card Terms or closure of the Card Account until all outstanding amounts in the Card Account are paid in full.

4.12 Charges Made in Foreign Countries

4.12.1 The Card Member represents, undertakes and confirms that the Credit Card, if used outside India, shall be utilized strictly in accordance with the applicable exchange control regulations and guidelines , issued by RBI, as amended from time to time. In the event the Card Member exceeds the foreign exchange entitlements as prescribed by the RBI the Card Member shall immediately notify the Bank in writing.

4.12.2 The Card Member acknowledges that he/she/they shall be solely responsible for obtaining endorsements in passport’s wherever required for any charges incurred in foreign countries, in accordance with RBI regulations.

4.12.3 Any failure to comply with the prevailing exchange control regulations or guidelines issued by RBI shall render the Cardholder be liable for any action under FEMA and may result debarment from use of Credit Card, either at the Instance of the Bank or the RBI . Neither the Bank nor Paisabazaar shall be liable for any loss or damage whether direct or indirect, arising from the decline of any transaction due to the Cardholder exceeding the foreign exchange entitlements prescribed by RBI..

4.12.4 If a transaction is carried out in a currency other than Indian Rupees, the transaction amount shall be converted into Indian Rupees on the date the transaction is settled with the Bank, which may differ from the transaction date. Where the transaction is not in US Dollars, the conversion shall be effected first into US Dollars and thereafter into Indian Rupees, at such rates and in such manner as determined by the Bank or the Card Network. .

4.13 Late Payment Fee

In the event, you fail to pay the Minimum Amount Due as shown in the monthly statement by the Payment Due Date, a late payment fee as mentioned in the Schedule of Charges shall be levied to the Card Account. This fee may vary at the discretion of the Bank and shall be intimated to you from time to time.. All applicable charges, including the late payment fee, shall be displayed on the Bank's website and/or specified in the KFS and Terms & Conditions. Failure to make timely payment may also result in reporting of the default to credit information companies, in accordance with RBI guidelines.

4.14 Other Fees/Charges

You agree to pay all costs including but not limited to charges for renewal, replacement, issuance of duplicate statement,, transaction fee on cash advance, collection charges for outstation fee, legal cost, any other fees/charges, etc. incurred and/or charged by the Bank.

4.15 Goods and Services Tax

You agree to pay GST at rate as per the Government of India guidelines that may be levied on the prescribed fees, Finance Charges, other fees/charges etc., as may be applicable from time to time.

4.16 Personal Identification Number

To enable the Card Member to use the Card, a Personal Identification Number (PIN) needs to be set on the Paisabazaar Application. This PIN may subsequently be changed by the Card Member, at his own risk, on channels allowed by the Bank from time to time. The PIN provides access to the Card Account and the Card Member accepts the sole responsibility for use, confidentiality and protection of the PIN, as well as for all orders and information changes entered into the Card Account using such PIN. The Card Member shall not record the PIN in any form so as to facilitate the PIN coming to the knowledge of a third party. The Bank is authorised by the Card Member for carrying out transactions and instructions authenticated by the PIN and shall not revoke the same. The Bank has no obligation to verify the authenticity of the transaction instruction sent or purported to have been sent from the Card Member other than by means of verification of the Card Member's PIN. The Card Member shall at all times take all appropriate steps, including those as mentioned herein, to maintain the security of the PIN. If the Card Member fails to observe the security requirements, he shall be solely responsible to incur all losses, liability and damages arising therefrom. The Bank may, in its absolute discretion and on request of the Card Member, issue a new PIN on the existing Card subject to the provisions stated herein and as specified by the Bank from time to time. The Card Member will not hold the Bank or Paisabazaar liable in case of any improper/ fraudulent/unauthorized/ duplicate/ erroneous use of the Card and/or the PIN. The Bank and

Paisabazaar 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 Card Account, the Card Member will be responsible and shall indemnify the Bank and Paisabazaar 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.

4.17 Alerts

You agree that the Bank shall keep you informed about the status of your Card Account and provide any other information pertaining to the Credit Card from time to time via SMS and/or Email to your registered Mobile Number and Email Id respectively or any other communication channel and you consent to the receipt of such communications.

4.18 Customer Care Services

4.18.1 The Bank shall provide or facilitate access to information and permit certain Card Account transactions through telephone, processed either manually or through automated systems. The nature and scope of the information/transaction that can be given/carried over the telephone shall be determined by the Bank at its sole discretion. The Bank also reserves the right to authenticate your identity before processing your request. You may also be given a specific Telephone Personal Identification Number (TPIN) for use of this facility.

4.18.2 You agree that you shall not hold the Bank liable on account of the Bank acting in good faith on such instructions.

4.18.3 The Bank may at its sole discretion record such instructions and may rely on transcripts of such telephonic instructions as conclusive evidence in any proceedings.

4.18.4 In following such instructions, the Bank shall be doing so on a best efforts basis and will not be liable on account of delay or inability on the part of the Bank to act immediately or at all on any of your instructions.

4.18.5 The Bank reserves the right not to carry out such instructions where the Bank has reasons to believe that the instructions are not genuine or to withdraw or suspend the facility.

4.18.6 In case there are discrepancies in the particulars or details of any transactions carried out by the Bank, you shall be obliged to inform the Bank of the discrepancy within ten days of receiving the advice from the Bank.

4.18.7 In consideration of the Bank providing you the said facility you shall indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses that Bank may incur, sustain or suffer as a consequence of or by reason of your usage of this facility.

4.19 Returned Payments

In case the cheque, or any other payment instrument or instruction issued by the Card Member, towards payment of his Card due is dishonoured or returned unprocessed, The Bank reserves the right to initiate legal proceedings against the Card Member and will levy applicable and/or temporarily/permanently cancel the Card at its sole discretion. The Card

Member shall also be liable to pay the cheque return charges; late payment charges or any other charges as may be determined by the Bank.

4.20 Lost or Stolen Cards

4.20.1 If your Card is lost, stolen, missing or if you detect any unauthorised usage of the Card, You must immediately notify the Bank in writing Additionally , You must immediately lodge police complaint/ First Information Report (FIR) regarding the loss/ theft/ missing of the Card . A copy of the complaint / FIR must be attached to the notice sent to the Bank

4.20.2 Pending written notice, you may also inform the Bank telephonically of such loss/theft etc. The Bank will upon adequate verification temporarily suspend the Card Account but will not be liable for any inconvenience/loss caused to you in acting upon your request to block the Card account, as above.

4.20.3 The Card Member shall be liable for all unauthorized transactions and related charges incurred on the Credit Card prior to receipt of notice or communication by the Bank. Such liability shall be Nil only from the time the Bank receives the notice or communication of the unauthorized use from you.

4.20.4 You are responsible for the security of the Card and shall take all steps towards ensuring the safekeeping thereof and the Bank shall not in any manner be liable for any misuse of the Card. In the event the Bank determines that the steps are questionable, financial liability on the lost or stolen Card would rest with you and could even result in the cancellation of the Card Account.

4.20.5 You will fully cooperate with the Bank, the representative of the Bank, and/or legal authorities in the event of an investigation into any disputed transaction.

4.20.6 In the event you subsequently recover the Card the recovered Card must not be used and must be cut into half through the magnetic stripe and returned immediately to the Bank.

4.20.7 You shall not be liable for any transaction/s made on the Card post reporting its loss/theft/damage. However, in case of any dispute relating to the time of reporting such loss/ theft/damage and/or transactions made on the Card post reporting of the loss/theft/damage/ misuse, the Bank reserves the right to ascertain such time and or the authenticity of the disputed transactions. You shall not be able to use the blocked Card for any transaction/s until you receive a replacement Card.

4.21 Collection Agents

The Bank shall be entitled, at the sole risk and cost of the Card Member, to engage one or, more person(s) to collect the Card Member's dues and/or to enforce any security provided by the Card Member, and the Bank may (for such purposes) furnish to such person(s) such information, facts and figures pertaining to the Card Member and the security as the Bank deems fit. The Bank may also delegate to such person(s) the right and authority to perform and execute all acts, deeds, matters and things connected therewith, or incidental thereto, as the Bank deems fit.

4.22 Quality of Goods and Services

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

4.23 Appointment of Third Party/Service Providers

4.23.1 The Bank at its sole discretion may appoint third parties/service providers for providing service over the phone or through any other means. The Bank may also appoint third party/service providers for conducting certain activities such as but not limited to reference checking, verification through credit bureau, credit verification, recovery of any outstanding on the Card or initiate any action allowed by law for recovery of all dues owing to the Bank. All payments made to such third parties/ service provider for collection will be at your cost and risk in addition to all costs, charges and expenses incurred by the Bank to recover the outstanding dues/amount.

4.23.2 You shall be liable for all costs associated with the collection of dues and legal expenses with interest, should it become necessary to refer the matter to any agent or where legal resource for enforcement of payment has been taken.

4.23.3 You hereby expressly agree / consent for the sharing of Your data / documents provided to the Bank, with such Third Party / Service Providers. The data / documents will be used for respective limited purpose and the same will be purged once the Card Account is closed.

Entity Name	Role	Description
Lentra AI Pvt. Ltd.	Eligibility Rule Engine	Your PII details will be shared with Lentra to access your eligibility for the Credit Card.
Karza Technologies Pvt. Ltd.	V-KYC Vendor	Your PII data will be shared to comply with the KYC norms.
The Unique Identification Authority of India	E-KYC	
M2P Solutions Pvt. Ltd.	ACS (Access Control Server) and CMS (Card Management Services)	Your PII and Transaction data will be shared with M2P to provide access to services.
CleverTap Private Limited	Communication Vendor	Your PII and Transaction data will be shared with Mettle to send you communication.
Sinch cloud communication services India Pvt. Ltd.		Your PII data will be shared with Sinch for communications.
MCT Cards & Technology Pvt. Ltd.	Printing Partner	Your PII data will be shared with MCT for sending you the physical Welcome Kit.
Delhivery Pvt. Ltd.	Logistics	

Blue Dart Express Limited		Your PII data will be shared with Delhivery (Courier partner) who will deliver the Physical Welcome Kit to your address.
Department of India Post		
Easebuzz Pvt. Ltd.	Payment Gateway	Your PII and Transaction data will be shared with Worldline to enable you to pay the outstanding on your Card.
Pine Labs Pvt. Ltd.	EMI merchants of the Bank	Not applicable
PayU Payments Pvt. Ltd.		
Concentrix Technologies (India) Pvt. Ltd.	Customer support activities	Your PII data will be shared with Concentrix to provide customer support/queries.
Globiva Services Private Limited		
Experian Credit Information Company Of India Pvt. Ltd.	Credit Bureau	Your PII data will be shared to evaluate eligibility for the Credit Card.
Credit Information Bureau (India) Limited		Your PII data will be shared with the Agencies to aid the Bank in collections activities.
Collection and Recovery Agency	Collection and Recovery	List of Agencies associated with the Bank: https://www.federal.bank.in/recovery-agents

4.24 Credit Card Reissue and Replacement

If your Card becomes defective/gets damaged, mutilated, lost or stolen, you may ask for a replacement Card through the Application or with the help of the customer support. All such replacement Cards shall be issued at the discretion of the Bank upon payment of such charges prevailing at the time of replacement. The damaged Card must not be used and should be cut in half through the magnetic stripe and returned immediately to the Bank.

4.25 Change of Address and Telephone Number

You shall promptly notify the Bank in case of any changes in address, email address or mobile number. Facilities for updating such details shall be provided on the Paisabazaar Application or such other channels as the Bank may determine from time to time. TheBank reserves the right to review and honour such change requests on verification and in accordance with the prevailing requirements and policies of the Bank

4.26 Breach & Termination/Withdrawal

1. By the Card Member: You can terminate these General Card Terms at any time by returning to the Bank all the Cards, issued for use on the Card Account, cut in half with a written request to terminate all facilities and benefits hereto associated with the card. Termination will only be effective when we receive all the Cards including

Additional Cards and payment of all amounts outstanding in respect of the Card Account. You can cancel the use of an additional Card by notifying the Bank in writing but you will remain liable for all Charges incurred by use of the Additional Card. No Annual fees or other charges shall be refunded on a pro-rata basis. You may also request for cancellation of credit card through the Paisabazaar Application or the Bank's contact centre.

2. By the Bank: The Bank can terminate or revoke the Card immediately at any time at its discretion, restrict the use that the Card Member may make of the Credit Card without assigning reason or cause and without any notice thereto. Where the Bank terminates these Card, all amounts outstanding on the Card Account (including Charges or Cash advances not yet debited) will become due and payable immediately. The Bank may inform Merchant Establishment of cancelled Credit Cards. If the Credit Card is cancelled, you must cut it in two halves through the magnetic stripe and return both halves to the Bank immediately. No annual fees or other charges shall be refunded on pro-rata basis.
3. In the event you change the employment/profession or address or are transferred from your present posting or change your salary account/main bank account etc., the Bank at its sole discretion shall have the right to discontinue the Credit Card facility.

4. Breach: In the event of breach of any of these General Card Terms by any Card Member; notwithstanding any other provision of these General Card Terms (i) the Card Member will remain liable for any loss directly or indirectly resulting from such a breach; and (ii) The Card Member will be liable to pay the Bank, upon demand, all amounts outstanding from the Card Member to the Bank, whether due and payable to the Bank at the date of such demand or not.

5. Termination / Withdrawal: The Card Member can raise a request for the closure of the Card Account through Paisabazaar Application or through a written email communication to the customer support at federalpaisabackcard@federal.bank.in

6. The aforesaid notice will not take effect till the Card has been defaced by cutting off the top right hand corner ensuring that both the hologram and magnetic stripe have been cut and has been received by the Bank. Save as aforesaid, neither the Card Account nor may any Card be terminated.

7. In the event the Charges are incurred on the Card after the Card Member claims to have destroyed the Card, but the Card has not been received by the Bank, the Card Member shall be entirely liable for charges incurred on the Card, whether or not the same are the result of the misuse and whether or not the Bank has been intimated of the destruction of the Card.

8. The Bank may at any time, with or without notice, as to the circumstances in The Bank's absolute discretion terminate the Card Account and the Card. The Card Member expressly acknowledges and accepts that if the Card Member holds two or more Card Account with the Bank, being governed under these General Card Terms and defaults in making payments due to the Bank under one of the Card Account, the Bank is authorized to block the credit limit as made available to the Card Member

under all other the Bank's Credit Card Account/s as well as withdraw such privileges / benefits as made available under all such Card Account/s , till such time the defaulting Card Account is regularized by the Card Member. The Card Member also agrees and acknowledges that the Bank shall not be required to provide any additional notice for the above.

9. On termination of the Card Account and notwithstanding any prior agreement between the Bank and the Card Member to the contrary: (A) the total of all the Charges then outstanding, whether or not already reflected in the Statement and, (B) the amount of any Voluntary Charges incurred after termination (with effect from the date of relevant Transaction Instruction), shall become forthwith due and payable by the Card Member as though they had been so reflected, and interest will accrue thereon from the date such charges have been incurred, as applicable from time to time.

10. The Bank, at its sole discretion, reserves the right to, either temporarily or permanently, withdraw the privileges on the Card and/or cancel the Card at any time without giving any notice or assigning any reason therefore. In case of a temporary withdrawal, the privileges may be reinstated by the Bank at its sole discretion. In case of a permanent withdrawal, the Bank has a right to refuse membership to the Card Member permanently. However, it is made distinctly clear that withdrawal (temporary or permanent) shall constitute automatic withdrawal of all attendant benefits, privileges and services attached to the Card. In the event of such temporary or permanent withdrawal, the Card Member shall continue to be fully liable for all charges incurred on the Card prior to such withdrawal, together with all other applicable charges thereon, unless otherwise specified by the Bank. Card may be withdrawn and the Card Account may be closed at any time without reference to the validity period embossed on the Card. The Card Member agrees to surrender the Card to the Bank, or its representative, upon being requested to do so. Use of the Card after the notice of withdrawal of its privileges is fraudulent and subjects the Card Member to legal proceedings.

11. Occurrence of one or more of the following events shall constitute an event of default and the Bank at its sole discretion may withdraw the Credit Card facility. The events of default are as under:
    i. You consistently fail to pay any amount due to the Bank within the stipulated period.
    ii. You fail to perform your obligations as per these terms and conditions.
    iii. Any cheque and/or ECS/standing instructions delivered to the Bank is not encashed/ acted upon for any reason whatsoever on presentation/being made.
    iv. Any representation made by you proves to be incorrect, false or incomplete including but not limited to income and/or identification paper/document forwarded to the Bank, as required under the Know Your Customer (KYC)/ Anti Money Laundering (AML)/ Combating the financing of Terrorism (CFT) guidelines being proved incorrect, incomplete and/or contains false/fraudulent information.
    v. Involvement in any civil litigation or criminal offence / proceedings by any authority, court of law or professional body or association.

12. You specifically acknowledge that once the Card Account is cancelled/closed and privileges (including all Cashpoints , benefits and services) of the Credit Cards stand withdrawn, reinstatement of the same is not automatic and will take place solely at the discretion of the Bank.

13. On cancellation of the Card, you:
    i. Must not use the Card, you shall cut the Card into two halves through the magnetic stripe and return the same to the Bank.
    ii. Are responsible for any use of the Card including payment of charges until the Card is returned to the Bank cut into two halves through the magnetic stripe
    iii. Must continue to make payments to the Bank in accordance with these General Card Terms .
    iv. Interest/finance charges, if any applicable, for a billing cycle will be levied/payable on the next billing cycle and the Card Member shall be liable to pay the same notwithstanding the termination/revocation of the Card Membership.

4.27 Default

4.27.1 You accept that upon any default in discharging the obligations under these General Card Terms, the Bank and Paisabazaar shall have the right to exercise any or all rights under the said terms .

4.27.2 You acknowledge the right of the Bank and/or Paisabazaar to terminate the Card facility in the event of default in respect of any other credit facility extended to you by the Bank and vice versa.

4.27.3 You accept upon the non-payment of bills due for more than 30 days, under these General Card Terms the Bank shall have the right to block the transactions.

4.27.4 The classification into Substandard/ Doubtful/Loss NPA will be handled based on combined security apportionment across overall exposure with Bank and ageing rules as specified by Bank from time to time.

4.27.5 Any Dues remaining unpaid for a period beyond 90 (ninety) days shall be classified as Non-Performing Asset (NPA) as per the RBI Master Circular on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to advances.

4.27.6 In the event of classification of the Credit Card account as NPA, all the other credit facilities standing in your name with Bank will be classified as NPA.

4.28 Harmonisation of Turnaround Time (TAT) and customer compensation for failed transactions using authorised Payment Systems

RBI had introduced guidelines on Turnaround Time (TAT) for resolution of customer complaints and compensation framework across all authorised payment systems in the month of September 2020. The Bank has adopted the above guidelines. In the event of failed transactions, wherever financial compensation is involved, the same shall be effected to the customer’s account Suo moto.

4.29 Customer Compensation details for failed transactions using Authorised Payment Systems is given below

<table>
<tr><td colspan="4">Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems</td></tr>
<tr><td rowspan="2">Sl. no.</td><td rowspan="2">Description of the incident</td><td colspan="2">Framework for auto-reversal and compensation</td></tr>
<tr><td>Timeline for auto-reversal</td><td>Compensation payable</td></tr>
<tr><td>I</td><td>II</td><td>III</td><td>IV</td></tr>
<tr><td>1</td><td colspan="3">Automated Teller Machines (ATMs) including Micro-ATMs</td></tr>
<tr><td>a</td><td>Customer’s account debited but cash not dispensed.</td><td>Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.</td><td>₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.</td></tr>
<tr><td>2</td><td colspan="3">Card Transaction</td></tr>
<tr><td>a</td><td>Card to card transfer
Card account debited but the beneficiary card account not credited.</td><td>Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.</td><td>₹ 100/- per day of delay beyond T + 1 day.</td></tr>
<tr><td>b</td><td>Point of Sale (PoS) (Card Present) including Cash at PoS
Account debited but confirmation not received at merchant location i.e., charge-slip not generated.</td><td rowspan="2">Auto-reversal within T + 5 days.</td><td rowspan="2">₹ 100/- per day of delay beyond T + 5 days</td></tr>
<tr><td>c</td><td>Card Not Present (CNP) (e-commerce)
Account debited but confirmation not received at merchant’s system.</td></tr>
<tr><td>3</td><td colspan="3">Card Closure Request</td></tr>
<tr><td></td><td>Request for credit card closure, subject to payment of all dues by the cardholder</td><td>Request to be processed within T+7 days</td><td>₹ 500/- per day of delay beyond T + 7 day.</td></tr>
</table>

4.30 Exclusion of Liability

Without prejudice to the foregoing, the Bank and Paisabazaar shall be under no liability whatsoever to you in respect of any loss or damage arising directly or indirectly out of:

1. Any defect in any goods or services supplied;
2. The refusal of any person to honour or accept a card;
3. The malfunction of any electronic terminal;

4. The giving of transaction instruction other than by you;
5. Any statement made by any person requesting the return of the Card or any act performed by any person in conjunction;
6. Handing over of the Card by you to anybody;
7. The exercise by the Bank of its right to demand and procure the surrender of the Card prior to the card expiry date, whether such demand and surrender made and/or procured by the Bank or by any person or computer terminal;
8. The exercise by the Bank of its right to terminate any Card or the Card Account; or
9. Any injury to your credit, character and reputation alleged to have been caused by the repossession of the Card and/or any request for its return or the refusal of any service establishment/mail order establishment to honour or accept the Card;
10. Any misstatement, misrepresentation, error or omission in any details disclosed by the Bank. In the event a demand or a claim for settlement of outstanding dues from you is made either by the Bank or any person acting on behalf of the Bank, you agree and acknowledge that such demand or claim shall not amount to be an act of defamation or an act prejudicial to or reflecting upon your character, in any manner.

4.31 Notices

All notices or other communications under or in connection with these General Card Terms including all amounts due from the Card Member shall be given in writing to **The Federal Bank Limited Parackal Towers, Parur Junction, Thottakkatukara, Aluva, Ernakulam, Ernakulam, Kerala, 683 102, India** and, unless otherwise stated may be made by letter. Any such notice or other communication will be deemed to be effective: (i) if sent by letter, when delivered personally or if dispatched by post, when recall of the letter is outside the control of the sender; and (ii) if sent by facsimile, when sent (on receipt of a confirmation to the correct facsimile number).

Provided, however, that no notice or communication to the Bank shall be effective unless actually received and acknowledged by the Bank. Notices or communication may be made to: (i) the Card Member's address or facsimile number as recorded in The Bank's records and to which notices / communications are to be sent (as specified in the Application Form), and (ii) The Bank's zonal / regional / branch /office address or facsimile number (as specified in the Application Form), or to such other address or facsimile number as may be designated by the Card Member and the Bank in writing to each other.

In the event of any failure by the Card Member to notify the Bank in writing of any changes in its contact address or details, service of a notice/ correspondence to the address specified in the application form or last given by the Card Member shall be deemed to be proper and sufficient service on the Card Member irrespective of whether or not such notice shall be returned "unserved" to the Bank. A notice published in the newspaper available in the area of residence or work of the Card Member shall be sufficient notice to the Card Member from the date of its publications; provided however, a notice in a newspaper shall not be effective against the Bank unless acknowledged by the Bank.

4.32 Services Provided by Mastercard Worldwide/ Visa International /Rupay

1. There are certain emergency services provided to you by VISA International/ MasterCard Worldwide/Rupay. Such services are provided by VISA/MasterCard/Rupay through third party agents. You are responsible for the cost incurred in availing such emergency services provided by/through VISA International/MasterCard Worldwide/Rupay.
2. Assistance is provided on a best effort basis by / through VISA International / MasterCard Worldwide/Rupay.
3. The Bank in India or anywhere in the world does not accept the responsibility for the arrangement or use of services provided by / through VISA International / MasterCard Worldwide/Rupay.

4.33 Disclosure

Federal Bank may tie up with credit bureaus authorized by RBI and will share credit information including but not limited to your current balance, payment history, demographic details, etc, such information is being provided in terms of the Credit Information Companies (Regulation) Act, 2005. The credit bureaus do not provide any opinion, indication or comment pertaining to whether credit should or should not be granted. It is in your best interest to maintain a good credit history by paying the necessary dues in a timely manner. With credit bureaus in place, responsible customers can expect faster and more competitive services at better terms from credit grantors. Default by customers would be available with credit bureaus, which in turn would impact your credit worthiness for Future credit requirements. Federal Bank will report customer information to credit bureaus on a monthly basis or such other time period as may be agreed between the Bank and the credit bureaus. In case of any billing dispute notified to Federal Bank, Bank will suspend reporting to credit bureaus till the dispute is resolved. The Card Member acknowledges that Federal Bank is authorized to share information relating to Card Member/Add-on Card Member(s), including information relating to any default committed by the cardholder in discharge of his/her obligation, as Federal Bank may deem appropriate and necessary, with any existing or further credit bureaus as determined by the Bank from time to time. Accordingly, the cardholder gives consent and confirms having obtained consent from Add-on Card Member(s) to disclose information to such credit bureaus. Such entities may further make available processed information or data or products thereof of banks/financial institutions and other credit grantors. Credit Bureaus includes Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers.

i. You hereby expressly authorize the Bank for the purposes of credit verification or reference checks, card on-boarding, issuance, protection of its interests etc., to disclose all/any information/documents relating to you/these General Card Terms and/or any other agreement with other banks, credit bureaus and financial institutions, other third parties, etc.

ii. You hereby authorize the Bank or its representatives to contact your employer, banker or any other source to obtain and/or verify any further information that may be required.
iii. You further authorize the Bank to disclose such information to the Reserve Bank of India (RBI), Income Tax Authorities, Credit Rating Agencies or any other Government or regulatory authorities/bodies/departments as and when so demanded. You further authorize the Bank to verify, share and/or disclose your name to the aforesaid authorities including banks, financial institutions, credit bureau/agencies, data banks, third parties like collections agencies in the event you default in payment or compliance of the terms and conditions of these General Card Terms.
iv. You hereby authorise and accord consent to the Bank to carry out enquiries for obtaining your latest Personally Identifiable Information ("PII") including but not limited to PAN card number from reliable/authorized information bureaus such as CERSAI/CIBIL or any such companies, on an on-going basis, and update such PII data in Bank's records without any further consent in order to keep your PII data up to date which will in-turn help the Bank to provide suitable services and facilities.
v. You also authorize the Bank to disclose information provided in the credit card account opening form for the purpose of cross selling and any other marketing agent/s and/or contractors with whom the Bank enters, or has entered into any arrangement, in connection with providing of services / products, including without limitation, cross selling of various financial products
vi. You further acknowledge that the Bank shall also be entitled to disclose all such information/documents etc. to any Court, Tribunal, Arbitrator if so directed/ required.
vii. Upon receipt of adverse reports (relating to your credit worthiness or your family members), the Bank may cancel the Card whereupon the entire outstanding balance in the Card Account as well as any further charges incurred by use of the Card, though not yet billed to the Card Account shall immediately become due and payable by you. The Bank is not obliged to disclose the name of the bank, institution or body wherefrom it received such information about you.
viii. You specifically waive the privilege of privacy, confidentiality and secrecy with regard to the aforesaid information.

4.34 Assignment/ Securitization

You expressly recognize and accept that the Bank shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as the Bank may decide (including reserving a right to the Bank to proceed against you on behalf of any purchase, assignee or transferee) your outstanding and dues to any third party of the Bank's choice without reference to or without written intimation by the Bank to you and any such assignment or transfer shall bind you to accept such third party as a creditor exclusively or as a joint creditor with the Bank, but with the right to the Bank to continue to exercise all power hereunder on behalf of such third party and to pay over such outstanding and dues to such third party or to appropriate the same, as the Bank may decide. Any costs incurred by the Bank towards enforcement of its rights and recovery of outstanding dues shall be debited to your account.

4.35 Miscellaneous

4.35.1 Where the Bank acts on good faith in response to any oral or electronic instruction or inquiry by you in respect of any matter in relation to the Card, you will not be entitled to claim or allege any loss, damage, liability, expenses etc. attributable directly or indirectly, to any such good faith action of the Bank and you agree to hold the Bank harmless in respect thereof,

4.35.2 Your liabilities under these General Card Terms shall not be discharged till outstanding on the Card Account is cleared in full.

4.35.3 The Total Outstanding on the Card Account together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to the Bank on bankruptcy, insolvency, dissolution or winding up of a corporate body of a Card Member or death of the Primary Card Member. The Primary Card Member's estate will be responsible for setting off any outstanding on the Card Account and should keep the Bank indemnified against all costs including legal fees and expenses incurred in recovering such outstanding. Pending such repayment, the Bank will be entitled to continue to levy Finance Charges at its prevailing rate.

4.35.4 The Card Account would also be liable to be suspended on instructions from any Government/Regulatory body. All amount outstanding on the Card shall be deemed to have immediately become due on instructions from Government/Regulatory bodies as the case may be, and the Bank shall be entitled to recover the same in accordance with the relevant laws in farce without prejudice to your obligation to forthwith pay all outstanding.

4.35.5 The Bank shall from time to time, in consultation with Paisabazaar be entitled to add to and/or amend all or any of these terms and conditions, which shall be communicated in writing to you via SMS or email. You will be bound by such amendments unless all the outstanding in the Card Account is paid and the Card is returned to the Bank for cancellation or cut into half before the date upon which any amendment is to have effect.

4.35.6 The Bank shall, in consultation with Paisabazaar be entitled to add any new or withdraw any existing facility or features available to you under these terms and conditions.

4.35.7 All published information is correct and complete at the time of publishing. The Bank or Paisabazaar cannot assume responsibility for changes, which occur after printing.

4.36 Right to set off/Banker's lien

In the event of your delaying or being unable to settle your Credit Card outstanding as provided in these General Card Terms for any reason whatsoever, the Bank may exercise its right of general lien and/or set off and adjust any such outstanding against a property or assets (both moveable and immoveable in possession of the Bank from time to time, including but not limited to amounts lying in term deposits and/or in other accounts with the Bank, property, assets (both moveable and immoveable), securities, stocks, shares, monies, and the like of the Primary Card Member and the Add-on Card Member(s) that are or may be in the possession of the Bank or may come into the possession of the Bank from time to time, irrespective of them or anyone or mare of them being held in safe custody by the Bank or otherwise.

4.37 Waiver/Acquiescence

No delay in exercising, or omission to exercise any right, power or remedy accruing to the Bank upon any default under these General Card Terms , or any other agreement or document shall impair any such right, privilege, power or remedy nor shall it be construed to be a waiver/forbearance thereof or any acquiescence in such default; nor shall, the action or inaction of the Bank in respect of any default or any acquiescence by it in any default, affect or impair any right, power or remedy of the Bank or Paisabazaar in respect of any subsequent or similar default.

4.38 Arbitration

4.38.1 All disputes, differences and/or claim or questions arising out of these presents or in any way touching or concerning the some or as to constructions, meaning or effect thereof or as to the right, obligations and liabilities of the parties hereunder shall be referred to and settled by arbitration, to be held in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory amendments thereof of Sole Arbitrator or to an arbitral institution or to an institution/platform providing online dispute resolution ('ODR') facility. The arbitration proceedings shall be conducted under fast-track procedure envisaged in Section 29B of the Act. The award given by the Sole Arbitrator/Arbitral Tribunal shall be final and binding on the Cardholder/s.

4.38.2 Upon occurrence of a dispute, the aggrieved party shall issue a notice to the other party invoking the arbitration clause and providing the name and details of the person proposed by it to act as the Arbitrator or suggest referring the dispute to be administered by an arbitral institution or an institution/platform providing ODR facility, named in the notice. In the event the other party is not agreeable to the proposal of the aggrieved party, the other party shall convey the same in writing to the aggrieved party within 15 days of receipt of notice of invocation, failing which it shall be deemed that other party has agreed to the proposal of the aggrieved party and the person proposed by the aggrieved party shall be appointed as the Arbitrator or the dispute shall be referred to arbitration to be administered by an arbitral institution or an institution/platform providing ODR facility, named in the notice.

4.38.3 The term "dispute" for the purpose of Arbitration includes default committed by the Borrower(s) in due repayment of the loan/credit facility as well as any breach of any of the terms of this General Card terms or the sanction letter and in such an event the Bank shall be the aggrieved party.

4.38.4 In the event of the Arbitrator appointed by the parties as above expires or is otherwise unable to act for any reason whatsoever, the Parties shall appoint another person as the Arbitrator in the same manner as specified in this Clause. The Arbitrator so appointed shall be entitled to proceed with the reference from the stage at which it was left by his predecessor.

4.38.5 The venue of arbitration proceedings shall be at the respective places provided in the clause below. The arbitration proceedings shall be carried out in English language. Any proceedings to be initiated in any court of law in pursuance of this arbitration shall be instituted and held in the courts of competent jurisdiction situated at the place specified in the Schedule only.

4.38.6 The Sole Arbitrator/Arbitral Tribunal shall also be entitled to pass an Award on any securities furnished by or on behalf of the Borrower(s). The Sole Arbitrator/ Arbitral Tribunal is further entitled to pass any interim as may be appropriate to protect the interest of the Borrower(s) and the Bank, pending resolution of the dispute.

4.38.7 Notwithstanding anything contained hereinabove, nothing contained in this arbitration clause shall apply to disputes or claims falling within the pecuniary jurisdiction of Debts Recovery Tribunal established under Recovery of Debts and Bankruptcy Act, 1993.

4.38.8 You hereby agree and acknowledge that in no circumstance will Paisabazaar be a party to any such dispute and/or proceedings.

The venue of arbitration shall be stated as below.

No	**State wherein the customer resides /communication address**	**Place of arbitration**
1	Customer having address in state of Kerala	Ernakulam
2	Customer having address in states Tamil Nadu	Chennai
3	Customer having address in states of Karnataka, Andhra Pradesh & Telangana.	Bangalore
5	Customer having address in states of Maharashtra, Goa, Gujarat, Daman & Diu & Dadra & Nagar Haveli.	Mumbai
6	Customer having address in states West Bengal, Odisha, Assam, Nagaland, Meghalaya, Jharkhand, Bihar, Chhattisgarh, Tripura & Mizoram.	Kolkata
7	Customer having address in states of Punjab, Uttar Pradesh, Rajasthan, Haryana, Delhi, Jammu & Kashmir, Chandigarh, Madhya Pradesh & Uttarakhand.	New Delhi

4.39 Jurisdiction and Governing Law

It is agreed by and between the parties that the Courts in Ernakulam will have the exclusive jurisdiction to try cases between the parties, after exhausting the Arbitration clause. However, prior to opting for arbitration, the parties herein are not precluded from exercising any other remedies available to them under Law. This General Card terms shall be governed by the laws of India.

4.40 References

Reference to any gender shall include all genders and reference to single number shall include reference to plural number and vice versa in context thereto.

4.41 Virtual Credit Card Terms

These Virtual Credit Card terms and conditions ("**Virtual Card Terms**") apply to and regulate the provision of Virtual Credit Card facilities offered by the Bank. These Virtual Card Terms are in addition to and not in derogation of the General Card Terms, the terms and conditions governing Internet Banking services of the Bank and the terms and conditions for savings account of The Bank (collectively "**Primary Terms**"). To the extent of any inconsistency between these Virtual Card Terms and Primary Terms in the context of virtual Credit Card, these Virtual Card Terms shall prevail. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms.

1. "**Account/s**" shall mean the definition of Account(s) within the meaning of and as defined in the Primary Terms.
2. "**Virtual Credit Card**" shall mean an additional credit card issued to the Primary Card Member on his / her existing Card Account. This add-on credit card shall be created and stored, as an electronic image, on the logged in section of the Account/s of the Primary Card Member. No physical plastic shall be issued for the Virtual Credit Card.
3. "**Virtual Credit Card Member**" means the Primary Card Member to whom a Virtual Credit Card has been issued by Federal Bank subject to the Primary Terms and these Virtual Card Terms.
4. The Primary Card Member will be issued a Virtual Credit Card by default. The Virtual Credit Card enables Card Member to transact online within a credit limit of his choice, however, under no circumstances beyond the Credit Limit on his Credit Card at any time.
5. By applying and agreeing to avail the Virtual Credit Card facility, the Primary Card Member shall be deemed to have agreed to and accepted these Virtual Card Terms as are mentioned herein below.
6. The details of the purchase made using Virtual Credit Card will be displayed in the statement and no separate statement will be sent to the Primary Card Member. The Primary Card Member has to make a single payment towards the expense incurred using Physical Card and Virtual Credit Card.
7. Key details of the Virtual Credit Card like the card number, expiry date of the Virtual Credit Card, CVV etc. will be visible only on the Virtual Credit Card section available in the logged in section of the Account. The credit limit of Virtual Credit Card shall be that of the primary Card. Hot listing / blocking of Virtual Credit Card can be done through clicking relevant options under Virtual Credit Cards section available in the logged in section of the Account. If the Virtual Credit Card Member closes the Account/s, the Virtual Credit Card facility will continue to exist.
8. The use of Virtual Credit Card shall be restricted to online transactions only. The Card Member is aware that in case of online transactions, the charge slips will not be signed by the Card Member at the time of the purchase made using the Virtual Credit Card. Accordingly, the Card Member accepts that, even in the event of any dispute regarding the authenticity or validity of such a purchase or a charge, for any reason whatsoever,

the Card Member will make payment to the Bank of all out standings due and shall not hold the Bank and/or Paisabazaar liable / responsible under any circumstances.

9. The Bank shall not be liable if any merchant refuses to accept payment through Virtual Credit Card. The facility of Virtual Credit Card is meant only for the purpose of providing the Virtual Credit Card Member with a facility of making online payment and does not ensure quality, safety or legality of the transaction undertaken by the Virtual Credit Card Member.
10. The usage of the Virtual Credit Card shall amount to acceptance of these Virtual Card Terms and the Primary Terms. The Virtual Credit Card Member shall be bound /liable by/under these Terms for payment and he/ she shall ensure payment of all charges due and payable on the usage of the Virtual Credit Card. The facility of a Virtual Credit Card, being a special facility at such fee/rate as may be stipulated by the Bank from time to time.
11. All aspects of the Primary Terms which has not been specifically covered herein shall apply mutatis mutandis in the context of Virtual Credit Cards.

4.42 **Severability:** The invalidity or unenforceability of any provision of this General Card Terms in any jurisdiction shall not affect the validity, legality or enforceability of the remainder of this General Card Terms in such jurisdiction or the validity, legality or enforceability of this General Card Terms, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.

4.43 **Acceptance:**

1. You have read and understood the entire General Card Terms and the MITC constituting of all clauses and agree to be bound by all the conditions stated herein.
2. You accept that terms and conditions and other documents about Credit Card have been explained in the vernacular language as understood by you and that you have understood the entire meaning of various clauses.
3. Usages of card indicates acceptance of the terms & conditions laid out in the General Card Terms and the MITC.
4. You shall be responsible for regularly reviewing General Card Terms, MITC and other documents relating to the Credit Cards including any amendments thereto which will be posted on the website of the Bank. You shall be deemed to have accepted such amended terms by continuing the usage of the Federal Bank Credit Card.