

Most Important “Terms and Conditions” for Transcorp Prepaid Instruments

1. Definitions:

Semi-Closed Prepaid Instrument (PPIs): PPIs (Card/wallet) are payment instruments that facilitate purchase of goods and services, including financial services etc. against the value stored on such instruments. No cash withdrawal will be allowed from these instruments.

Know your Customer (KYC): The guidelines adopted by the Transcorp to identify the customer and verify the identity of the customer.

Personal Identification Number (PIN): PIN is a numeric password which is part of the kit handed over to customer by the Transcorp while issuing the PPI.

Holder/Customer: Individuals/Organizations who obtain/purchase PPIs from Transcorp and use the same for purchase of goods and services, including financial services, remittance facilities etc. against the value stored on such instruments.

Terms and Conditions for Gift Cards of semi-closed Prepaid Payment Instrument (PPI)

Usage: Such PPIs can only be used for purchasing of goods and services and cannot be used for fund transfer.

Limit: One time amount loaded in such PPIs shall not exceed INR 10,000. It is a non-reloadable instrument.

Loading: These PPI can only be loaded from bank account only. Cash loading is not permitted.

Up gradation: Such PPI cards cannot be upgraded to full KYC.

Closure: These PPIs can be closed any time by the holder by making a request to the company. The remaining amount (if any) of PPI will be transferred by the company back to source i.e. the bank account from where the PPI was loaded

Inactivity Fee – After card expiry, a service fee of INR 500 per month will be charged from the customer. New card can be issued to a customer after receiving a formal request and new card issuance fee from the customer. If the amount available in expired card is not sufficient for the recovery of the inactivity fee then the same will be payable by the customer. Final decision on the same will be taken by PPI issuer.

Terms and Conditions for new type of semi-closed Prepaid Payment Instrument (PPI)

Minimum Details to be obtained from client for issuance of such PPIs: As decided by company from to time.

Usage: Such PPIs can only be used for purchasing of goods and services and cannot be used for fund transfer

Limit: The amount loaded in such PPIs during any month shall not exceed INR 10,000 and the total amount loaded during the financial year shall not exceed INR 120,000. The amount outstanding at any point of time in such PPIs shall not exceed INR 10,000.

Loading: These PPI can only be loaded from bank account only. Cash loading is not permitted.

Up gradation: Such PPI cards can be upgraded to full KYC by completing the KYC process prescribed by the company (where limit would be 2lac/month or 1lac at any given point) at any time by furnishing the KYC documents.

Closure: These PPIs can be closed any time by the holder by making a request to the company. The remaining amount (if any) of PPI will be transferred by the company back to source i.e. the bank account from where the PPI was loaded.

2. Obligation of the Prepaid Customer who purchases Prepaid Instrument from the Transcorp:

- a. Prepaid Instrument (PPI) shall be issued to a Customer at the sole discretion of the Transcorp post complying with "Know Your Customer" guidelines.
 - b. Transcorp shall levy fees for issuance/usage of the Prepaid Instrument as per Schedule of Charges displayed on Transcorp/Partner/Associate website and available on website "Terms & Conditions".
 - c. Transcorp shall issue a PIN to Customer for operating the PPI. The Customer shall take reasonable precaution to prevent misuse of the PIN. The Customer shall be solely responsible for any consequences arising directly or indirectly out of the disclosure of the PIN and/or unauthorized use of PPI as a result of any misuse for want of reasonable care and precaution. The Customer disclaims liability of the Transcorp for any unauthorized use of Prepaid Instrument and for any loss or damage incurred directly or indirectly as a result of such misuse. The liability in case of unauthorized usage will be governed by the Board approved policy of Transcorp applicable on unauthorized usage.
 - d. The Customer shall be responsible for safe custody of the Prepaid Instrument. In case of loss or theft of the Prepaid Instrument or misuse of the Instrument, the Customer shall immediately inform any of the branches /contact centre of Transcorp. Customer shall be responsible and liable for all unauthorized transactions till the customer reports the unauthorized transaction to Transcorp. A new Instrument shall be issued to the Customer, in lieu of lost/stolen PPI upon request in writing and payment of applicable fee as per the Schedule of Charges.
 - e. The PPI can be used at any permitted transactions depending on the type and features of the PPI. The records of transactions maintained by the Transcorp shall be conclusive and binding for all purpose.
 - f. Transcorp shall not pay any interest on the balance outstanding in the Prepaid Instrument at any point in time.
 - g. The PPI issued by Transcorp will be valid up to a period of 5 Years (for gift card the validity period will be 1 year from the date of issuance) from the date of issuance. Transcorp will intimate the Customer through a SMS on the regd. mobile number, 45 days prior to expiry of validity period of the PPI. Customer needs to utilize the balance amount prior to expiry of the instrument. In case Customer does not utilize the balance amount within the validity period, the Customer can approach the Transcorp for refund/transfer of outstanding balance. In case the Customer does not approach the Transcorp within a specified period as prescribed by regulator, the outstanding balance will be transferred to a fund or otherwise in compliance with the regulatory guidelines.
 - h. Any claim for compensation made by the customer shall be settled purely as per the provisions of the Customer Grievance Policy of the Transcorp.
3. **Confidentiality:** The Customer hereto shall keep strictly confidential all information including but not limited to that which may be disclosed or confided to it by the other in the course of the performance of the obligations under this "Terms and Conditions". Neither the Customer nor Transcorp shall disclose the same to any third party without prior approval of the other party. This clause shall survive the termination of PPI issued by Transcorp. The following are the exceptions to this clause: a. information already in public domain;
b. such information as is required to be disclosed by the disclosing party under any laws, rules or regulations or pursuant to the order or direction, of any Court, authority, tribunal or forum.

4. **Change in information:** The Customer shall also inform Transcorp/Partner/ Associate of any change in the Customers mailing address. Further, the Customer shall also inform Transcorp about any change in the details such as name, telephone number, or mobile number.
5. **Prohibition against assignment:** The functions, rights or obligations under these “Terms and Conditions” shall not be assigned or delegated to any party or person by the Customer without the express prior written consent of Transcorp. Any purported assignment or delegation in contravention of the terms of the “Terms and Conditions” shall be null and void.
6. **Suspension or Termination or Cancellation or discontinuance of the PPI:** Transcorp may, if it is satisfied that it is necessary so to do, at any time and on such conditions as it thinks fit, suspend or deny or terminate the PPI under the following circumstances:
 - (i) In the event of the Customer being declared insolvent or in the event Transcorp receives any notice/intimation about the death of the Customer;
 - (ii) In the event of the Customer committing breach of any of the terms, conditions, stipulations or its obligations under these “Terms and Conditions”
 - (iii) In the event of any restriction imposed on the Customer by an order issued by any regulatory authority or a Court in India or any investigating agency.
7. **Indemnity:** The Customer shall indemnify and keep Transcorp, its directors, officers, employees and agents indemnified of, from and against any cost, expenses, charges, which Transcorp is required to incur or has incurred to defend any such claim, suit, demand, prosecution, proceedings, due to any act of omission or commission, fraud, negligence or default on the part of the Customer as a holder of the PPI.
8. **Force Majeure:** Notwithstanding anything contained herein, Transcorp shall not be liable to the Customer for any harm, loss, damage or injury caused due to causes beyond its control such as tide, storm, cyclone, flood, lightning, earthquake, fire, blast, explosion or any other act of God, war, rebellion, revolution, insurrection, embargo or sanction, blockade, riot, civil commotion, labour action or unrest including strike, lock-out or boycott, interruption or failure of any utility service, enemy action, criminal conspiracy, act of terrorism or vandalism, sabotage, hacking, unanticipated technological or natural interference or intrusion, loss or damage to satellites, loss of satellite linkage or any other data communications linkage, loss of connectivity or any other irresistible force or compulsion.
9. **Service of Notice:** Any notice or communication required to be given under this “Terms and Conditions” shall not be binding unless the same is in writing and shall have been served by hand delivery against acknowledgement or by registered post at the Registered Office address of Transcorp International Limited (in case a notice is to be served to Transcorp) and to address recorded with Transcorp in case notice is to be served to the Customer.
10. **Grievance Redressal:** Any complaint, dispute, grievance would be addressed to Transcorp in accordance with the Transcorp’s Grievance Redressal policy.
11. **Governing Language:** All deeds, documents and writings that may be executed and all correspondence that may be exchanged between the Customer and Transcorp hereto in relation to the subject matter of this “Terms and Conditions” shall be in English language, which shall be the governing language between the Customer and Transcorp hereto.
12. **Governing Law and Jurisdiction:** The use of PPI by the Customer shall be governed in all respects by the laws in force in India. The Customer agrees to submit to the exclusive jurisdiction

of the courts in Jaipur. These “Terms and Conditions” shall be subject to Government notifications, any rules, regulations, guidelines and circulars/notices issued by Transcorp and rules, regulations, bye Laws, Operating Instructions and circulars/communiqués/notices issued by the regulator.

13. **Change of “Terms and Conditions”:** Transcorp reserves the right, in its sole and absolute discretion to amend, delete, modify, vary, or supplement any of the “Terms and Conditions” at any time.
14. **Contact Centre details:** In case of any queries, please call 7597182222. You can also write to cards@transcorpint.com. Details can be found on www.transcorpint.com/cards
15. Please refer exhaustive “Terms and Conditions” displayed on website of Transcorp for the latest comprehensive applicable “Terms and Conditions”. The customer shall be deemed to have read and understood the exhaustive “Terms and Conditions” while dealing with Transcorp.

ट्रांसकोर्प प्रिपेड इंस्ट्रूमेंट की सबसे महत्वपूर्ण “नियम व शर्तें”

1. परिभाषाएं:-

अर्द्ध-बंद प्रिपेड इंस्ट्रूमेंट (पीपीआई): पीपीआई (कार्ड / वॉलेट) भुगतान इंस्ट्रूमेंट है जो उपकरणों पर संग्रहित मूल्य के विरुद्ध वित्तीय सेवाओं सहित वस्तुओं और सेवाओं आदि की खरीद की सुविधा प्रदान करते हैं। ऐसे इन इंस्ट्रूमेंट से नकद निकासी की अनुमति नहीं होगी।

अपने ग्राहक को जाने (केवाईसी): ट्रांसकोर्प ने ग्राहकों की पहचान करने व ग्राहकों की पहचान को सत्यापन करने के लिए यह दिशानिर्देश अपनाए है।

व्यक्तिगत पहचान संख्या (पीपीआई): पिन एक संख्यात्मक पासवर्ड है जो सौंपी गयी किट का हिस्सा है जिसे पीपीआई जारी करते समय ग्राहक को सौंपा जाता है।

धारक/ग्राहक: व्यक्ति/संगठन जो ट्रांसकोर्प से पीपीआई प्राप्त/खरीदता है वह उसका उपयोग उपकरणों पर संग्रहित मूल्य के विरुद्ध वित्तीय सेवाओं सहित वस्तुओं और सेवाओं, प्रेषण सुविधाओं आदि की खरीद में करता है।

अर्द्ध-बंद प्रिपेड इंस्ट्रूमेंट (पीपीआई) गिफ्ट कार्ड के लिए नियम व शर्तें”

उपयोग: इस पीपीआई का उपयोग केवल वस्तुओं और सेवाओं की खरीद में ही किया जा सकता है फण्ड के ट्रांसफर में नहीं।

सोमा: इस पीपीआई कार्ड को एक बार में 10,000/- से ज्यादा लोड नहीं किया जाएगा तथा इसे दोबारा रिलोड नहीं किया जाएगा।

लोडींग: इस पीपीआई कार्डको मात्र बैंक खाते से ही लोग किया जाएगा। नगद लोडींग की अनुमति नहीं है।

उन्नयन/अपग्रेड: इस पीपीआई कार्डों को फुल केवाईसी से उन्नयन/अपग्रेड नहीं किया जाएगा।

समापन: इन पीपीआई कार्डों को धारक द्वारा कम्पनी से प्रार्थना करके कभी भी बंद किया जा सकेगा। पीपीआई कार्ड में बचा हुआ पैसा (यदि हो) कम्पनी के

उसी स्रोत में स्थांतरित कर दिया जाएगा जिस बैंक खाते पीपीआई को लोड किया था।

निष्क्रियता फीस: कार्ड के समाप्त (expire) हो जाने परी ग्राहक से प्रत्येक माह 500/- सेवा शुल्क लिया जाएगा। ग्राहक से आवश्यक फीस के साथ कार्ड जारी किये जाने के औपचारिक पत्र प्राप्त होने पर उसे नया कार्ड जारी कर दिया जाएगा। यदि समाप्त (expire) हुए कार्ड से निष्क्रियता फीस वसूलने के लिए पर्याप्त राशि नहीं है तो उक्त फीस का भुगतान ग्राहक द्वारा किया जाएगा। आखिरी फैसला पीपीआई जारीकर्ता द्वारा लिया जाएगा।

नए प्रकार के प्रिपेड इंस्ट्रुमेंट (पीपीआई) के लिए नियम व शर्तें

ऐसे पीपीआई जारी करने के लिए ग्राहक से न्यूनतम विवरण प्राप्त करना होगा:— जैसा कि कंपनी द्वारा समय-समय पर तय किया जाता है।

उपयोग: इस पीपीआई का उपयोग केवल वस्तुओं और सेवाओं की खरीद में ही किया जा सकता है फण्ड के ट्रांसफर में नहीं।

सीमा: इस पीपीआई कार्ड को किसी भी माह में 10,000/- से ज्यादा लोड नहीं किया जाएगा तथा वित्तीय वर्ष के दौरान 1,20,000/- से ज्यादा लोड नहीं किया जाएगा। ऐसे कार्ड में किसी भी समय बकाया राशि 10,000/- से ज्यादा नहीं होगी।

लोडींग: इस पीपीआई कार्डको मात्र बैंक खाते से ही लोग किया जाएगा। नगद लोडींग को अनुमति नहीं है।

उन्नयन/अपग्रेड: ऐसे पीपीआई कार्ड को कंपनी द्वारा निर्धारित केवाईसी प्रक्रिया को पूरा करके पूर्ण सेवाईसी में अपग्रेड किया जा सकता है (जहां सीमा 2 लाख/माह या किसी भी बिंदु पर 1 लाख होगी) किसी भी समय केवाईसी दस्तावेज प्रस्तुत करके।

समापन: इन पीपीआई कार्डों को धारक द्वारा कम्पनी से प्रार्थना करके कभी भी बंद किया जा सकेगा। पीपीआई कार्ड में बचा हुआ पैसा (यदि हो) कम्पनी के उसी स्रोत में स्थांतरित कर दिया जाएगा जिस बैंक खाते पीपीआई को लोड किया था।

2. प्रीपेड ग्राहक के दायित्व जिसने ट्रांसकोर्प से प्रीपेड इंस्ट्रूमेंट खरीदा है:

- क. प्रीपेड इंस्ट्रूमेंट (पीपीआई) एक ग्राहक को ट्रांसकोर्प पोस्ट के विवेकाधिकार पर "अपने ग्राहक को जाने" दिशानिर्देशों का पालन करते हुए जारी किया जाएगा।
- ख. ट्रांसकोर्प/पार्टनर/एसोसिएट वेबसाइट पर प्रदर्शित और वेबसाइट "नियम और शर्तें" पर उपलब्ध शुल्कों की अनुसूची के अनुसार ट्रांसकोर्प प्रीपेड इंस्ट्रूमेंट को जारी करने/ उपयोग करने के लिए शुल्क लगाएगा।
- ग. पीपीआई के संचालन के लिए ट्रांसकोर्प ग्राहक को एक पिन जारी करेगा। पिन के दुरुपयोग को रोकने के लिए ग्राहक को उचित सावधानी बरतनी चाहिए। ग्राहक उचित देखभाल और एहतियात के अभाव में किसी भी दुरुपयोग के परिणामस्वरूप पिन के प्रकटीकरण और/या पीपीआई के अनधिकृत उपयोग से प्रत्यक्ष या अप्रत्यक्ष रूप से उत्पन्न होने वाले किसी भी परिणाम के लिए पूरी तरह से जिम्मेदार होगा। ग्राहक प्रीपेड इंस्ट्रूमेंट के किसी भी अनधिकृत उपयोग और इस तरह के दुरुपयोग के परिणामस्वरूप प्रत्यक्ष या अप्रत्यक्ष रूप से हुए किसी भी नुकसान या क्षति के लिए ट्रांसकोर्प की देयता को अस्वीकार करता है। अनधिकृत उपयोग के मामले में दायित्व अनधिकृत उपयोग पर लागू ट्रांसकोर्प की बोर्ड द्वारा अनुमोदित नीति द्वारा शासित होगा।
- घ. प्रीपेड इंस्ट्रूमेंट की सुरक्षित अभिरक्षा के लिए ग्राहक जिम्मेदार होगा। प्रीपेड इंस्ट्रूमेंट के खो जाने या चोरी हो जाने या प्रीपेड इंस्ट्रूमेंट के दुरुपयोग के मामले में, ग्राहक ट्रांसकोर्प की किसी भी शाखा/संपर्क केंद्र को तुरंत सूचित करेगा। ग्राहक सभी अनधिकृत लेनदेन के लिए जिम्मेदार और उत्तरदायी होगा जब तक कि ग्राहक ट्रांसकोर्प को अनधिकृत पर और प्रभारों की अनुसूची के अनुसार लागू शुल्क के भुगतान पर खो जाने/चोरी हो जाने के एवज में ग्राहक को एक नया इंस्ट्रूमेंट जारी किया जाएगा।
- ङ. पीपीआई का उपयोग पीपीआई के प्रकार और विशेषताओं के आधार पर किसी भी अनुमत लेनदेन में किया जा सकता है। ट्रांसकोर्प द्वारा बनाए गए लेनदेन के रिकॉर्ड सभी उद्देश्यों के लिए निर्णायक और बाध्यकारी होंगे।
- च. ट्रांसकोर्प प्रीपेड इंस्ट्रूमेंट में किसी भी बकाया राशि पर कोई ब्याज नहीं देगा।
- छ. ट्रांसकोर्प द्वारा जारी पीपीआई जारी होने की तारीख से 5 साल की अवधि तक (गिफ्ट कार्ड के लिए वैधता अवधि जारी होने की तारीख से 1 वर्ष होगी) तक वैध होगी। ट्रांसकोर्प ग्राहक को पीपीआई की वैधता अवधि

समाप्त होने से 45 दिन पहले ग्राहक के पंजिकृत नंबर पर एसएमएस के माध्यम से सूचित करेगा। ग्राहक को इंस्ट्रुमेंट की समाप्ति से पहले शेष राशि का उपयोग करने की आवश्यकता है। यदि ग्राहक वैधता अवधि के भीतर शेष राशि का उपयोग नहीं करता है, तो ग्राहक बकाया राशि की [वापसी/हस्तांतरण](#) के लिए ट्रांसकोर्प से संपर्क कर सकता है। यदि ग्राहक नियामक द्वारा निर्धारित निर्दिष्ट अवधि के भीतर ट्रांसकोर्प से संपर्क से संपर्क नहीं करता है, तो बकाया राशि को एक फंड में स्थानांतरित कर दिया जाएगा या अन्यथा नियामक दिशानिर्देशों के अनुमापन में।

ज. ग्राहक द्वारा किए गए मुआवजे के किसी भी दावे को पूरी तरह से ट्रांसकोर्प की ग्राहक शिकायत नीति के प्रावधानों के अनुसार निपटाया जाएगा।

3. गोपनीयता:- यहां ग्राहक सभी सूचनाओं को पूरी तरह से गोपनीय रखेगा, जिसमें इस “नियम और शर्तों” के तहत दायित्वों के प्रदर्शन के दौरान दूसरे द्वारा प्रकट या गोपनीय रखी जा सकने वाली जानकारी शामिल है, लेकिन यह इन्हीं तक सीमित नहीं है। दूसरे पक्ष की पूर्वानुमति के बिना न तो ग्राहक और न ही ट्रांसकोर्प किसी तीसरे पक्ष को इसका खुलासा करेंगे। यह क्लॉज ट्रांसकोर्प द्वारा जारी पीपीआई की समाप्ति से बचेगा। इस खंड के अपवाद निम्नलिखित हैं:-

अ. पहले से ही सार्वजनिक डोमेन में जानकारी,

ब. ऐसी जानकारी जो प्रकट करने वाले पक्ष द्वारा किसी भी कानून, नियमों या विनियमों के तहत या किसी न्यायालय, प्राधिकरण, ट्रिब्यूनल या फोरम के आदेश या निर्देश के अनुसार प्रकट करना आवश्यक है।

4. जानकारी में बदलाव:- ग्राहक ट्रांसकोर्प/पार्टनर/एसोसिएट को ग्राहकों के डाक पते में किसी भी बदलाव के बारे में भी सूचित करेगा। इसके अलावा, ग्राहक ट्रांसकोर्प को नाम, टेलिफोन नंबर या मोबाइल नंबर जैसे विवरण में किसी भी बदलाव के बारे में भी सूचित करेगा।

5. असाइनमेंट पर रोक:- इन “नियमों और शर्तों” के तहत कार्यों, अधिकारों या दायित्वों को ट्रांसकोर्प की पूर्व लिखित सहमति के बिना ग्राहक द्वारा किसी भी पार्टी या व्यक्ति को सौंपा या सौंपा नहीं जाएगा। “नियमों और शर्तों” के नियमों के उल्लंघन में कोई भी कथित असाइनमेंट या प्रतिनिधिमंडल शून्य और शून्य होगा।

6. पीपीआई का निलंबन या या समाप्ति या रद्द करना या बंद करना:- ट्रांसकोर्प, यदि वह संतुष्ट है कि ऐसा करना आवश्यक है, किसी भी समय और शर्तों पर,

जैसा कि वह उचित समझे, पीपीआई को निम्नलिखित परिस्थितियों के तहत निलंबन या अस्विकार या समाप्त कर सकता है:—

- अ. ग्राहक के दिवालिया घोषित होने की स्थिति में या ट्रांसकोर्प को ग्राहक की मृत्यु के बारे में कोई सूचना मिलने की स्थिति में,
- ब. ग्राहक द्वारा इन “नियम और शर्तों” के तहत किसी भी नियम, शर्तों, शर्तों या उसके दायित्वों का उल्लंघन करने की स्थिति में,
- स. किसी नियामक प्राधिकारण या भारत के किसी न्यायालय या किसी जांच एजेंसी द्वारा जारी आदेश द्वारा ग्राहक पर लगाए गए किसी प्रतिबंध की स्थिति में।

7. क्षतिपूर्ति:— ग्राहक ट्रांसकोर्प, उसके निदेशकों, अधिकारियों, कर्मचारियों और एजेंटों को किसी भी लागत, खर्च, शुल्क, जो ट्रांसकोर्प के लिए आवश्यक है या इस तरह के किसी भी दावे, सूट का बचाव करने के लिए आवश्यक है, से क्षतिपूर्ति करेगा। पीपीआई के धारक के रूप में ग्राहक की ओर से चूक या कमीशन, धोखाधड़ी, लापरवाही या चूक के किसी भी कार्य के कारण मांग, अभियोजन, कार्यवाही।
8. अप्रत्याशित घटना:— यहां कुछ भी शामिल होने के बावजूद, ट्रांसकोर्प ग्राहक को किसी भी नुकसान, हानि, क्षति या चोट के लिए उत्तरदायी नहीं होगा जो इसके नियंत्रण से परे कारणों जैसे ज्वार, तूफान, चकवात, बाढ़, बिजली, भूकंप, आग, के कारण होता है। विस्फोट, विस्फोट या ईश्वर का कोई अन्य कार्य, युद्ध, विद्रोह, विस्फोट, या ईश्वर का कोई अन्य कार्य, युद्ध, विद्रोह, क्रांति, प्रतिबंध, या मंजूरी, नाकाबंदी, दंगा, नागरिक हंगामा, श्रमिक कार्रवाही या अशांति जिसमें हड़ताल, तालाबंदी या बहिष्कार, रुकावट या किसी उपयोगिता सेवा की विफलता शामिल बहिष्कार, रुकावट या किसी उपयोगिता सेवा की फिलता शामिल है, दुश्मन की कार्रवाही, आपराधिक साजिश, आतंकवाद या बर्बरता का कार्य, तोड़फोड़, हैकिंग, अप्रत्याशित तकनीकी या प्राकृतिक हस्तक्षेप या घुसपैठ, उपग्रहों को नुकसान या क्षति, उपग्रह लिंकेज या किसी अन्य डेटा संचार लिंकेज की हानि, कनेक्टिविटी की हानि या कोई अन्य अप्रतिरोध्य बल या मबबूरी।
9. नोटिस की सेवा:— इस “नियम और शर्तों” के तहत दिए जाने के लिए आवश्यक कोई भी नोटिस या संचार बाध्यकारी नहीं होगा जब तक कि वह लिखित रूप में न हो और पावती के खिलाफ या पंजीकृत डाक द्वारा पंजीकृत डाक द्वारा हाथ से वितरित किया गया हो। ट्रांसकोर्प इंटरनेशनल लिमिटेड के कार्यालय का पता (यदि ट्रांसकोर्प को नोटिस दिया जाना है) और ग्राहक को नोटिस लिए जाने की स्थिति में ट्रांसकोर्प के साथ दर्ज पता।

10. शिकायत निवारण:— किसी भी शिकायत, विवाद, शिकायत को ट्रांसकोर्प की शिकायत निवारण नीति के अनुसार ट्रांसकोर्प को संबोधित किया जाएगा।
11. शासी भाषा:— सभी कार्य, दस्तावेज और लेखन जो निष्पातित किए जा सकते हैं और सभी पत्राचार जो ग्राहक और ट्रांसकोर्प के बीच इन 'नियम और शर्तों' के विषय के संबंध में आदान-प्रदान किए जा सकते हैं, अंग्रेजी भाषा में होंगे, जो यहां ग्राहक और ट्रांसकोर्प के बीच शासी भाषा होगी।
12. शासी कानून और क्षेत्रधिकार:— ग्राहक द्वारा पीपीआई का उपयोग भारत में लागू कानूनों द्वारा सभी तरह से नियंत्रित किया जाएगा। ग्राहक जयपुर में न्यायालयों के अनन्य क्षेत्राधिकार में जमा करने के लिए सहमत है। ये "नियम और शर्तें" सरकारी अधिसूचनाओं, किसी भी नियम, विनियमों, दिशानिर्देशों और परिपत्रों / ट्रांसकोर्प द्वारा जारी किए गए नोटिस और नियमों, विनियमों, उप-कानूनों संचालन निदेशों और नियामक द्वारा जारी परिपत्रों / विज्ञप्ति / नोटिस के अधीन होंगे।
13. "नियमों और शर्तों" में बदलाव:— ट्रांसकोर्प किसी भी समय किसी भी "नियमों और शर्तों" में संशोधन करने, हटाने, संशोधित करने बदलने या पूरक करने का अधिकार सुरक्षित रखता है।
14. संपर्क केंद्र विवरण:— किसी प्रश्न के मामले में, कृपया 7597182222 पर फोन करें। आप card@transcorpint.com पर भी लिख सकते हैं। विवरण www.transcorpint.com/cards पर देखे जा सकते हैं।
15. नवीनतम व्यापक लागू "नियमों और शर्तों" के लिए कृपया ट्रांसकोर्प की वेबसाइट पर प्रदर्शित "नियमों और शर्तों" देखें। ट्रांसकोर्प के साथ व्यवहार करते समय यह समझा जाएगा कि ग्राहक ने संपूर्ण "नियमों और शर्तों" पढ़ और समझ ली है।

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2. The PPI should be utilised by individuals above 18 years of age.

3. PPI may be used for making payment of utility bills & essential services. In case of non-utility bills or non-essential services, the PPI may be used subject to compliance of KYC requirements as prescribed by RBI from time to time. The maximum value of a Prepaid Card is Rs. 1,00,000 and is enabled on it after submitting requisite KYC documents.
4. Transcorp may use the KYC submitted by you for business purposes. You hereby consent to (i) receiving e-newsletters as well as other communications containing offers etc. and (ii) Transcorp providing your information to sponsor/s and/or companies associated with it for the purpose of providing you with offers and/or information.
5. You hereby agree to use the PPI for all transactions with prescribed merchants for the products/services as mentioned by the merchant on its website and further agree not to use it for any unlawful purpose/activities. You will neither abate nor be a party to any illegal/criminal/money laundering/terrorist activities undertaken by using PPI.
6. Any instances of Fraud or misuse of PPI will be resolved as per the Customer Grievance Policy of the company. Please refer the same for more details.
7. You hereby declare that your name does not at anytime appear in the consolidated list of Terrorist Individuals / Organisations (Al Qaida or the Taliban) as circulated by RBI from time to time.
8. Transcorp shall not be liable / responsible for any defect in the product / merchandise / goods or services purchased / availed using PPI. Any dispute or claim regarding the product / merchandise / goods or services purchased / availed on the website of the merchant using PPI must be resolved with the designated merchants. Transcorp does not own any responsibility to the PPI holder in such circumstances.
9. Transcorp may charge payment gateway service fees to you for use of the PPI on the designated merchants. The said fees will be displayed on payment gateway page at the time of transaction or as listed on the website as applicable from time to time.
10. No redemption or cash withdrawal is permitted on PPI, except as per directions of the RBI, if any.
11. This PPI is valid for 4 years from date of activation or date of first usage whichever is later. Any unutilized balance remaining PPI after the date of expiry will be treated as per the RBI Guidelines.
12. The property in this PPI belongs to Transcorp. If found, please return it to: Transcorp International Limited, Plot No. 3, HAF Pocket, Sector 18A, Dwarka, Phase-II, New Delhi-110075.
13. In case the PPI is lost or misplaced, you shall promptly inform Transcorp in writing (letter/e-mail). The PPI shall then be blocked and Transcorp may issue new PPI as per prescribed procedure in this regard with the balance amount for a nominal charge as may be prescribed by Transcorp from time to time.
14. Any duplication of PPI will be subject to cancellation.
15. The PPI cannot be used for transactions in foreign currency. The PPI can be used only for online/on mobile transactions with the merchants governed by Indian laws.
16. The PPI once utilised for any transaction cannot be reverted back.
17. PPI is not transferable.
18. Transcorp reserves the right at any time to refuse for any reason whatsoever, the use of the PPI on the website/mobile application of designated merchants.

19. You shall promptly inform Transcorp of any change of your name, mailing address, e-mail address or any other required data provided for the issuance of PPI and submit the fresh KYC documents in respect of such change, as may be demanded by Transcorp.
20. For resolving any dispute, Transcorp has formalised "Customer Grievance Redressal Policy" which is available on the website of All disputes arising out of any transaction pertaining to the use of this PPI shall be subject to this policy. Any further litigation shall be governed by exclusive jurisdiction of the courts in Jaipur.
21. All transactions done by using PPI are subject to applicable Indian laws.
22. Transcorp reserves the right to amend, alter, delete, insert and revise these terms and conditions without any prior notice/intimation to customer.

Call center information

1. For further details and enquiries, contact our Call Centre No. 7597182222
2. You can also email us at cards@transcorpint.com or visit www.Transcorpint.com and submit your queries and details.

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- Unauthorized access by third parties to data or private information of any User(s);
- Statements or conduct of any User(s) of the web site; or
- Any matters relating to Premium Services however arising, including negligence.

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Some of the content displayed on the website is provided or posted by third parties. User(s) can post their content on some of the sections/services of the web site using the self-help submit and edit tools provided at the respective section. User (s) may need to register and/or pay for some of these services. TRANSCORP in such case is not the author. The content here is contributed by anonymous, registered or paid user(s). Neither TRANSCORP nor any of its affiliates, directors, officers or employees has entered into sale agency relationship with such third party by virtue of our

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User(s) solely represent, warrant and agree to:

(a) provide TRANSCORP with true, accurate, current and complete information to be displayed on the web site and

(b) maintain and promptly amend all information to keep it true, accurate, current and complete.

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User(s) hereby represent, warrants and agree that user(s) shall be solely responsible for ensuring that any material or information you post on the web site or provide to web site or authorize the web site to display, does not, and that the products represented thereby do not, violate any Third Party Rights, or is posted with the permission of the owner(s) of such rights. User(s) hereby represent, warrant and agree that they have the right to manufacture, offer, sell, import and distribute the products offered and displayed on the web site, and that such manufacture, offer, sale, importation and/or distribution of those products violates no Third Party Rights.

User(s) hereby represent, warrant and agree that information submitted to TRANSCORP for display on the web site will not:

- Contain fraudulent information or make fraudulent offers of items or involve the sale or attempted sale of counterfeit or stolen items or items whose sales and/or marketing is prohibited by applicable law, or otherwise promote other illegal activities;
- Be part of a scheme to defraud other User(s) of the web site or for any other unlawful purpose;
- Relate to sale of products or services that infringe or otherwise abet or encourage the infringement or violation of any third party's copyright, patent, trademarks, trade secret or other proprietary right or rights of publicity or privacy, or any other Third Party Rights;
- Violate any applicable law, statute, ordinance or regulation (including without limitation those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising);
- Be defamatory, libelous, unlawfully threatening or unlawfully harassing;
- Be obscene or contain or infer any pornography or sex-related merchandising or any other content or otherwise promotes sexually explicit materials or is otherwise harmful to minors;
- Promote discrimination based on race, sex, religion, nationality, disability, sexual orientation or age;

- Contain any material that constitutes unauthorized advertising or harassment (including but not limited to spamming), invades anyone's privacy or encourages conduct that would constitute a criminal offense, give rise to civil liability, or otherwise violate any law or regulation;
- Solicit business from any User(s) in connection with a commercial activity that competes with TRANSCORP;
- Contain any computer viruses or other destructive devices and codes that have the effect of damaging, interfering with, intercepting or expropriating any software or hardware system, data or personal information;
- Link directly or indirectly to or include descriptions of goods or services that are prohibited under the prevailing law; or
- Otherwise create any liability for TRANSCORP or its affiliates.

TRANSCORP reserves the right in its sole discretion to remove any material/content/photos/offers displayed on the web site which it reasonably believes is unlawful, could subject TRANSCORP to liability, violates the terms and conditions and/or Term of use or is otherwise found inappropriate in TRANSCORP's opinion. Web site reserves the right to cooperate fully with governmental authorities, private investigators and/or injured third parties in the investigation of any suspected criminal or civil wrongdoing.

In connection with any of the foregoing, web site may suspend or terminate the Account of any User as Transcorp deems appropriate in its sole discretion. User(s) agree that Transcorp shall have no liability to any User(s), including no liability for consequential or any other damages, in the event Transcorp takes any of the actions mentioned in this Section, and that you agree to bear the risk that web site may take such actions.

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User(s) acknowledge that user(s) fully assume the risks of purchase and sale transactions when using the web site to conduct transactions, and that user(s) fully assume the risks of liability or harm of any kind in connection with subsequent activity of any kind relating to products or services that are the subject of transactions using the web site.

Such risks shall include, but are not limited to, mis-representation of products and services, fraudulent schemes, unsatisfactory quality, failure to meet specifications, defective or dangerous products, unlawful products, delay or default in delivery or payment, cost mis-calculations, breach of warranty, breach of contract and transportation accidents. Such risks also include the risks that the

manufacture, importation, distribution, offer, display, purchase, sale and/or use of products or services offered or displayed on the web site may violate or may be asserted to violate Third Party Rights, and the risk that you may incur costs of defense or other costs in connection with third parties' assertion of Third Party Rights, or in connection with any claims by any party that they are entitled to defense or indemnification in relation to assertions of rights, demands or claims by Third Party Rights claimants. Such risks also include the risks that consumers, other purchasers, end-users of products or others claiming to have suffered injuries or harms relating to product originally obtained by user(s) of the web site as a result of purchase and sale transactions in connection with using the web site may suffer harms and/or assert claims arising from their use of such products. All of the foregoing risks are hereafter referred to as "Transaction Risks".

User(s) agree that TRANSCORP shall not be liable or responsible for any damages, liabilities, costs, harms, inconveniences, business disruptions or expenditures of any kind that may occur/arise as a result of or in connection with any Transaction Risks. User(s) are solely responsible for all of the terms and conditions of the transactions conducted on, through or as a result of use of the web site, including, without limitation, terms regarding payment, returns, warranties, shipping, insurance, fees, taxes, title, licenses, fines, permits, handling, transportation and storage. In the event of a dispute with any party to a transaction, user(s) agrees to release and indemnify TRANSCORP (and our agents, affiliates, directors, officers and employees) from all claims, demands, actions, proceedings, costs, expenses and damages (including without limitation any actual, special, incidental or consequential damages) arising out of or in connection with such transaction. User(s) may use the content/features on web site solely for their personal or internal purposes. User(s) agree that they will not use TRANSCORP database and/or services to send junk mail, chain letters or spamming or the transmission of any unlawful, harassing, libelous, abusive, threatening, harmful, vulgar, obscene or otherwise objectionable material of any kind or nature. Further, as a Registered User, user(s) will not use the Email Account to publish, distribute, transmit or circulate any unsolicited advertising or promotional information or any content that is obscene, indecent, seditious, offensive, defamatory, threatening, or which incites or results in causing racial hatred, discrimination, menace or breach of confidence.

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Amendment to User(s) Terms and Conditions:

TRANSCORP may change, modify, amend, delete or update this terms and conditions from time to time without any prior notification to user(s) and the amended and restated terms and conditions of use shall be effective immediately on posting. If you do not adhere to the changes, you must stop using the service. Your continuous use of the service will signify your acceptance of the changed terms.

NOTICES:

All notices or demands to or upon web site shall be effective if in writing and shall be duly made when sent to Transcorp International Limited on the following Address:

To:

Transcorp International Limited,

Plot No. 3, HAF Pocket, Sector 18A, Dwarka, Phase-II, New Delhi-110075

All notices or demands to or upon a User(s) shall be effective if either delivered personally, sent by courier, certified mail, by facsimile or email to the last-known correspondence, fax or email address provided by the User(s) to web site, or by posting such notice or demand on an area of the web site that is publicly accessible without a charge.

Notice to a User(s) shall be deemed to be received by such User(s) if and when web site is able to demonstrate that communication, whether in physical or electronic form, has been sent to such User(s), or immediately upon web site's posting such notice on an area of the web site that is publicly accessible without charge.

Governing Law:

Terms and condition of use and Privacy Policy shall be governed in all respect by the laws of Indian Territory. TRANSCORP considers itself and intended to be subject to the jurisdiction only of the Courts of Jaipur, Rajasthan, India. The parties to these Terms of use hereby submit to the exclusive jurisdiction of the courts of Jaipur, Rajasthan, India.

CHARGES

a) Charges shall include:

(a) Any fees charged by Transcorp in respect of the Prepaid Card, including replacement, renewal, handling and other fees, if any. These fees are non-refundable, non-transferrable and non-assignable in nature.

(b) Service Charges on specific types of Transactions. The method of computation of such charges will be as notified by Transcorp from time to time on its website: www.transcorpint.com

b) All Charge, in the absence of manifest error, shall be final and binding on the Customer and shall be conclusive in nature.

c) All statutory taxes, goods and service tax, all other imposts, duties (including stamp duty and relevant registration charges, if any, in connection with the Prepaid Card) and taxes (of any description whatsoever) as may be levied from time to time by the Government or other

authority in respect of or in connection with the Prepaid Card, will be borne by the Customer.

SCHEDULE OF CHARGES

Fees	Amount
Card Issuance	INR 250 per Card
Card Replacement	INR 250 per card
Fuel Surcharge	1% of transaction amount +Tax

Note: The above fees and charges may change as per changes from regulatory/card network/Merchant changes

Nothing contained herein shall, however, prevent Transcorp from deducting tax deductible atsource as required under the Applicable Laws, from any Transaction through the Prepaid Card.