

RuPay Platinum Debit Card- Airport lounge Program

Terms and Conditions

- **“Card”** shall mean RuPay Platinum Debit card issued by participating banks of NPCI.
- **“Card Holder/s”** shall mean such customer/s to whom a Card has been issued and who is authorized to hold the Card.
- **“Service Provider”** an outsourced third party vendor appointed by NPCI to manage the Airport lounge program for RuPay Platinum Debit cards.
- **“Products/Services”** shall mean the goods / benefits / facilities offered at the airport lounge and facilitated by the Service Provider.
- **“Standard Offer Terms and Conditions”** shall means Standard Terms and Conditions as prescribed under RuPay Platinum Debit Card Program for Value Added Services like Airport Lounge Program, Concierge Service and/or Offers and Benefits listed from time to time.

Terms & Conditions

- The program is applicable at select airport lounges across India listed in <https://rupay.co.in/lounges>
- RuPay Platinum Debit Card Holder/s of participating bank/s are eligible to avail of the airport lounge access program.
- Access to the airport lounge would be granted upon successful authorization of the RuPay Platinum debit card on the point of sale terminal/s placed at the lounge/s.
- RuPay Platinum Debit Card airport lounge program is valid from 1st April 2019 till 31st March 2020. The period may be revised / extended at the discretion of NPCI and the same will be communicated periodically.
- Program is open only for Card Holders carrying a valid and eligible RuPay Platinum Debit card issued in India.
- Only two free access per Card Holder per calendar quarter will be permitted subject to maximum of 8 (eight) airport lounge access per year. Unutilized access will lapse at the end of quarter and cannot be carried to next quarter.
- In case, a Card Holder accesses the airport lounge beyond 2 times, he/she will be charged as per the regular access rates prescribed by the lounge.
- Card Holder/s is/are advised to check the services and facilities that are covered under the RuPay airport lounge access program at the lounge.
- An authorization for an amount (Rs. 2) will be taken on the card for validation purposes only and it will be charged to Card Holder's account. The authorization amount is non-refundable.
- The program can be modified, amended, changed or revoked at any time by NPCI without prior intimation.
- The access to the airport lounge will be available on first-come-first-served basis.

- Complimentary access is limited to the card holder.
- Complimentary access cannot be transferred or encashed.
- Complimentary access may also be restricted or unavailable if NPCI withdraws the facility (either as a program or in relation to any eligible Card Holders or issuer bank or any participating airport lounge) for any reason at its sole and absolute discretion
- NPCI offers no guarantee that any privileges, benefits or facilities under the Program or otherwise will be made available by the participating airport lounge to an Eligible Card Holder and NPCI cannot be held liable for the same. Specifically, the free airport lounge access to Card Holder(s) may be suspended if the validation system at the lounge is unable to swipe and authorize the customers' card due to any system malfunction, connectivity issues or any other reason beyond the control of operation.
- The provision of free alcoholic drinks (where local law permits) is at the discretion of each participating airport lounge operator and in some cases may be limited.
- Participating airport lounges may reserve the right to endorse a maximum stay policy (usually 2 or 3 hours) to prevent overcrowding.
- Neither NPCI nor any of its subsidiaries or affiliates or member banks nor any of their respective subsidiaries or affiliates (collectively the 'Promoters') assumes any responsibility for the products or services offered at the participating airport lounges. The products and services are sold or licensed or provided solely by the merchants/participating airport lounges and the promoters accept no liability whatsoever in connection with the products and services.
- NPCI, Service Provider or participating airport lounges reserve the right to withdraw the offer any time without prior notice.
- Standard Offer Terms and Conditions are additionally applicable.

Utility Bills – Offer Details

Offer: 5% cash back on utility bill payments

Offer Details & Redemption Process:

- Cash back will be calculated at the end of a calendar month.
- 5% or Rs. 50, whichever is lower will be processed as cash back.
- Payments have to be done using eligible and valid RuPay Platinum Debit Card.

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1. The Offer is valid from **1st April 2019 to 31st March 2020**, both dates inclusive (hereinafter referred to as the “Offer Period”).
2. The Card Holder shall be entitled to the following cash back for transactions made using the RuPay Platinum Debit Card only:
 - a. 5% Cash back on utility bills subject to a maximum cap of Rs. 50 per calendar month. Card Holder can pay one or more utility bills, however the cash back shall be subject to a maximum cap of 5% or Rs. 50 per calendar month, whichever is lower.
 - b. Identification of transactions are based on Merchant Category Codes (MCC) allotted by NPCI. NPCI will not be responsible for providing cash back for transactions at merchant outlets/ franchisees / website which have not registered themselves under the MCCs assigned for utility.
 - c. Transactions on the MCC include all and any payment made on Utilities — electric, gas, water and sanitary only.
3. If a Card Holder's RuPay Platinum Debit Card is terminated at any time for any reason, whether by the Card Holder or the Bank, the Card Holder will forthwith be disqualified from earning the cash back after voluntary or involuntary cancellation of the RuPay Platinum Debit Card.
4. NPCI shall not be liable if the Card Holder is unable to make payments any one or more of the following circumstances:
 - a. If the Card Holder's Bank account with member bank does not contain sufficient funds to cover the payment of the respective bill or the bill amount exceeds the overdraft limit, if any, granted to the Card Holder.
 - b. If the funds available in the Card Holder's bank account with the issuing bank is under any attachment, lien or charge.
 - c. The name of Biller and/or details required by the Biller for effecting the payment is not correctly provided by the Card Holder.
 - d. Due to refusal of the Biller to receive the payment for any reason whatsoever.
 - e. For any causes due to Force Majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of the RuPay.
5. NPCI reserves the absolute right to extend or terminate this Offer or alter the terms & conditions at any time.
6. Any dispute arising out of this Offer or the terms and conditions shall be subject to the jurisdiction of the Courts in Mumbai, Maharashtra.
7. Standard Offer Terms and Conditions are additionally applicable.

**RuPay Platinum Debit Card
Concierge Services T&C**

Concierge Service - Offer Details

1. 24/7 concierge is to help save valuable time and make life easier.
2. Available on RuPay Debit Platinum Debit International variant only - the services offered can be used by a cardholder multiple times.
3. The list of services available are mentioned below:

A. Domestic Service

- **Gift Delivery Assistance**

Assist the cardholder by arranging for delivery of gifts to their family or business associates for special occasions like Birthday/ Anniversaries/ Festivals.

- **Flower Delivery Assistance**

Assist the cardholder by arranging for delivery of Flowers to their family or business associates for special occasions like birthday/anniversaries/festivals.

- **Restaurant Referral and Arrangement**

Assist the cardholder by providing the contact details of restaurants in major cities in India. If requested and whenever possible, service provider will facilitate in making the reservation on behalf of the cardholder.

- **Courier Service Assistance**

Assist the cardholder by providing the name, address and telephone number of courier companies in India.

- **Car Rental and Limousine Referral and Reservation Assistance**

Refer car rental & limousine rental service in most cities of India and for the foreign countries.

- **Golf Reservations**

Assist the cardholder in registration of a golf booking as per requirement of cardholder in their cities.

- **Movie ticket sourcing Assistance**

Assist the cardholder in procuring tickets/Passes within india for movies. This will be done on a best- effort basis & tickets cannot be guaranteed in case of sold- out events and movies.

- **IT Return assessment and filing assistance**

Provide referral services for IT return assessment and filling assistance on the request of the cardholder

- **Investment Consultancy - Real Estate, Mutual Funds, Equity, Debts, F&Os, Life Insurance, General Insurance and Health Insurance**

Refer investment consultant on the request of the cardholder

B. International Service (For Travel Services only)

- **Pre-trip Information**

Information shall be provided concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current of world health organisation publication. This information will be provided to the cardholder at any time, whether or not the cardholder is traveling or emergency has occurred. Europe Assistance India (EAI) shall inform the user

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requesting such information that EAI is simply communicating the requirements set forth in a document and EAI shall name the document.

- **Embassy referral services**
Details such as address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide will be provided.
- **Lost passport & lost luggage assistance services**
Assist the cardholder who has lost his/her passport while travelling outside the home country or the usual of residence by referring the user to the appropriate authorities involved.
- **Arrangement of hospital admission**
If the medical condition of the user is such that he/she requires hospitalisation, the cardholder will be assisted with the hospital admission through the Europe Assistance network of group companies, affiliates and agents.
- **Arrangement of Emergency Medical Evacuation**
Provision of air and or surface transportation, medical care during transportation, communication and all usual ancillary services to move the user to the nearest hospital where appropriate medical care is available.
- **Mortal remains management and repatriation**
Arrange for the transportation of the user's mortal remains to the home country or the usual country of residence or arrange, if required by the user's family, arrange for local burial at the place of the death, subject to any government regulation.

The services shall be on chargeable basis and costs shall be communicated by the service provider at the time of placing the request. Cardholder needs to bear the cost of the service and any other cost incurred to mobilise or facilitate the service.

NPCI is only facilitating the service and does not advocate the service provider or services from its merchants/vendors.

Process for availing Concierge Services

1. Cardholder to call on toll free number- **1800-26-78729** for using the RuPay Concierge domestic and for availing international Concierge Service the Cardholder has to dial that particular country's local concierge number as mention below in **Annexure A**.
2. Service Provider will do the necessary verification (Bank Name, first 6 digits of Card Number and Cardholder Name) of the cardholder.
3. Cardholder will be assisted for their respective queries related to RuPay Concierge Service.
4. Cardholder will receive full details of the enquired services via Mail or SMS, as requested by the cardholder.

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1. Obligations of NPCI under RuPay Debit Platinum Card Scheme

- NPCI will use all reasonable endeavours to introduce Cardholder/s to suitable service professionals who are best suited to meet the Cardholder/s needs.
- In the event of any complaint about Product / Service, the Cardholder/s should raise the issue directly with the service provider, who undertake to look into the issue within 2 working days of receipt of notification of the complaint and report back to Cardholder/s as soon as reasonably practical solution is arrived at.

2. Service provider

- NPCI will use all reasonable endeavours to ensure that the Service Provider is reputable companies offering quality and value to the Cardholder/s.
- The contract for work to be carried out by the Service Provider is between Cardholder/s and the Service Provider. NPCI is not party to that contract.
- Where communication is directly between the Cardholder/s and the Service Provider, it is the responsibility of the Service Provider to communicate its terms and conditions of business, method of work and prices to Cardholder/s.

3. Other service professionals

- In the event the Service Provider is unable to carry out the cardholder's requested jobs, the Service Provider will take reasonable steps to find another merchant to do so. NPCI shall not guarantee such a service professional in any way whatsoever.

4. Cardholder/s obligations

- Cardholder/s agree to use best endeavours to provide true, accurate, current and complete information when providing details for RuPay Platinum International Debit card.
- Cardholder/s agree not to impersonate any other person or entity or to use a false name not authorized to use by Cardholder/s.

5. Charges and payment

- Cardholder/s agree to pay all charges reasonably levied by Service Providers, as notified at the time of booking.
- Additional charges may be incurred from time to time, for example if the Concierge staff has to leave the office to run an errand on Cardholder/s behalf. These charges will always be agreed in advance with the Cardholder/s.

6. Confidentiality

- All private information matters or issues that are disclosed to Service Provider/Contact Centre are confidential. Neither will disclose information about Cardholder/s to third parties other than for the purposes of the Agreement.

Concierge Services T&C

- Cardholder/s calls may be monitored or recorded for training and quality purposes.

7. Liability

- When Cardholder/s instruct a Service Provider, Cardholder/s contract for that Service Provider's services is with the Service Provider itself and not with NPCI. NPCI is not responsible for the actions of the Service Provider.
- Subject to its obligations as per terms and conditions mentioned herein, NPCI accepts no responsibility for any loss, liability or cost incurred by Cardholder/s as a result of any act or omission by the Service Provider.
- NPCI makes no warranty that the use of the service will be uninterrupted, timely or error free.
- NPCI accepts no responsibility for any act or omission beyond its reasonable control.

8. Termination

- NPCI reserves the right to withdraw or suspend the service in the event of any dispute between Cardholder/s and NPCI, Service Provider or any other service professionals.

9. Governing Law and Jurisdiction

- This agreement is governed by and shall be construed in accordance with the Indian Law.
- The courts at Mumbai in India shall have exclusive jurisdiction to hear and decide any suit action or proceedings and to settle any dispute which may arise out of or in connection with this agreement and for these purposes each party irrevocably submits to the jurisdiction of the Indian Court.

10. Usage and Information

- Usage of the Contact Centre services for obtaining information or using services is solely at the Cardholder/s own risk.
- NPCI makes no representations or warranties whatsoever in connection with any access to or usage of the Contact Centre, including without limitation, connectibility, response times, and/or accuracy, of any information provided by or through the Contact Centre.
- NPCI excludes all liability (including for negligence) for any loss or damage (including special, indirect or consequential loss or damage) arising from or in connection with the access to or usage of the Contact Centre, or any information provided by or through the Contact Centre.

11. Goods and Services

- Usage of the Contact Centre services for the procuring of any goods and services is solely at the Cardholder/s own risk.

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- NPCI makes no representations or warranties whatsoever, and shall under no circumstances be a party to the procuring or attempted procuring of any goods and services by Cardholder/s through the Contact Centre or Merchants.
- Any goods and services so procured by Cardholder/s will be solely a contractual arrangement between Cardholder/s and the relevant third party merchant providing such goods and services (“Merchant”) and Cardholder/s undertake to look solely to such Merchant in respect thereof.
- Without prejudice to the foregoing, NPCI makes no representations, guarantees or warranties in relation to any goods and services (including without limitation, quality or fitness thereof) procured by Cardholder/s from the Merchant, notwithstanding any involvement or assistance on the part of the Contact Centre in the procurement by Cardholder/s of such goods or services from the Merchant.
- Unless expressly prohibited by law, NPCI excludes all liability (including for negligence) for any loss or damage (including special, indirect or consequential loss or damage) arising from or in connection with any such goods and services procured or attempted to be procured by Cardholder/s from the Merchant and all related requests, quotations, reservations, bookings thereof.

Definitions

- **“Card”** means RuPay Platinum International Debit card issued by participating member banks of NPCI.
- **“Cardholder/s”** means such customer/s to whom a RuPay Platinum International Debit card has been issued and who is authorized to hold the Card.
- **“Service Provider”** means an outsourced third party vendor appointed by NPCI for managing the Concierge program for RuPay Platinum International Debit cards.
- **“Merchant”** means a person or entity which provides goods / services / benefits to the Cardholder and is facilitated by the Service Provider.
- **“Products/Services”** means the goods/benefits/facilities offered by a Merchant and facilitated by the Service Provider.
- **“Contact Centre”** means a centre set up for the purpose of facilitating request from the Cardholder set up by the Service Provider.
- **“RuPay Platinum International Debit Card Scheme”** means a scheme offered by NPCI/Banks to RuPay Platinum International Debit Cardholders.
- **“Standard Offer Terms and Conditions”** means Standard Terms and Conditions as prescribed under RuPay Platinum International Debit Card Program for Value Added Services like Lounge Program, Concierge Service and/or Offers and Benefits listed from time to time.

Annexure A: International Concierge Numbers

Originating Country	Country Code	Number Type	UIFN Access code	Dial Number
USA	1	Freephone		8447028208
Canada	1	Freephone		8442133005
AUSTRIA	043	UIFN	00	+800-84455624
AUS/MOBILE	043	UIFN	00	+800-84455624
CHINA/CNC	086	UIFN	00	+800-84455624
CHINA/CT	086	UIFN	00	+800-84455624
DENMARK	045	UIFN	00	+800-84455624
DENMARK MO	045	UIFN	00	+800-84455624
GERMANY	049	UIFN	00	+800-84455624
GERMANY/MO	049	UIFN	00	+800-84455624
GERMANY/PP	049	UIFN	00	+800-84455624
NORWAY	047	UIFN	00	+800-84455624
POLAND	048	UIFN	00	+800-84455624
PORTUGAL	351	UIFN	00	+800-84455624
PORT/MOB	351	UIFN	00	+800-84455624
SPAIN	034	UIFN	00	+800-84455624
SPAINMOBIL	034	UIFN	00	+800-84455624
SWEDEN	046	UIFN	00	+800-84455624
SWEDEN/MOB	046	UIFN	00	+800-84455624
SWITZRLND	041	UIFN	00	+800-84455624
SWISS/MOBL	041	UIFN	00	+800-84455624
TAIWAN	886	UIFN	00	+800-84455624
AUSTRALIA	061	UIFN	0011	+800-84455624
AUSTRALOPT	061	UIFN	0011	+800-84455624
CZECH REP	420	UIFN	00	+800-84455624
CZECH MOB	420	UIFN	00	+800-84455624
NETHERLAND	031	UIFN	00	+800-84455624
NEW ZEALND	064	UIFN	00	+800-84455624
NEW ZEA MO	064	UIFN	00	+800-84455624
NEW ZEALPP	064	UIFN	00	+800-84455624
BELGIUM	032	UIFN	00	+800-84455624
GREECE	030	UIFN	00	+800-84455624
HUNGARY	036	UIFN	00	+800-84455624
HUNG MOB	036	UIFN	00	+800-84455624
ITALY	039	UIFN	00	+800-84455624
ITALY/MOB	039	UIFN	00	+800-84455624
ITALY/PP	039	UIFN	00	+800-84455624
JAPAN	081	UIFN	001	+800-84455624
JAPAN NTT	081	UIFN	0033	+800-84455624
JAPAN SB	081	UIFN	0061010	+800-84455624
MALAYSIA	060	UIFN	00	+800-84455624
HONG KONG	852	UIFN	001	+800-84455624
UK BT	044	UIFN	00	+800-84455624
UK C&W	044	UIFN	00	+800-84455624
FRANCE	033	UIFN	00	+800-84455624
SO AFRICA	027	UIFN	09	+800-84455624
ISRAEL BAR	972	UIFN	013	+800-84455624
ISRAEL SMI	972	UIFN	014	+800-84455624
ISRAEL BEZ	972	UIFN	014	+800-84455624
PLDT PHILI	063	UIFN	00	+800-84455624
SINGAPORE	065	UIFN	001	+800-84455624
SING STARH	065	UIFN	001	+800-84455624
THAILAND	066	UIFN	001	+800-84455624

Example: For Singapore the cardholder has to dial from local Singapore phone 001 800-84455624 likewise for other countries to avail International Concierge Services.

RuPay Platinum Debit Cards Standard Offer Terms & Conditions

The Offer is brought by National Payments Corporation of India (“NPCI”) for RuPay Platinum Card Holder/s and is managed by its Service Provider, Alliance Partners or sub-contractors. The Offer is open only to eligible and valid Card Holders. The Offer is valid for the validity period mentioned in the offer or as defined by NPCI from time to time.

1. Definitions

- 1.1 **“Alliance Partner”** means the person or entity which has entered into an alliance agreement with NPCI for purpose of providing the Offer for RuPay Card holder customers.
- 1.2 **“Service Provider”** means an outsourced third party vendor appointed by NPCI to manage the Lounge program or Concierge Service for RuPay Platinum Debit cards.
- 1.3 **“Card”** means RuPay Platinum Debit card issued by participating member banks of NPCI.
- 1.4 **“Card Holder/s”** means such customer/s to whom a Card has been issued and who is authorized to hold the Card.
- 1.5 **“Applicability”** The offer will be applicable on the use of RuPay Debit Card issued by any bank authorized to issue RuPay cards.
- 1.6 **“Offer”** means such discount(s) /benefit(s) provided by the Alliance Partner on purchase of Products/Services using eligible RuPay Debit Card as defined in the Offer Terms and Conditions.
- 1.7 **“Offer Period”** means the period during which the offer is valid for usage / redemption as mentioned in Terms and Conditions.
- 1.8 **“Products/Services”** means the goods/benefits/facilities offered by the Alliance Partner / Service Provider / Merchant.
- 1.9 **“Website”** means the website of the Alliance Partner.
- 1.10 **“Void Transaction”** means any transaction wherein the transaction has taken place but has been cancelled /rejected / treated unsuccessful by the Alliance Partner.
- 1.11 **“Offer Terms and Conditions”** means Terms and Conditions prescribed under an offer provided by Alliance Partner.

These terms (“Terms”) shall be in addition to the Offer Terms and Conditions. To the extent of any inconsistency between these Terms and Offer Terms and Conditions, these Terms shall prevail.

2. TERMS & CONDITIONS

- 2.1 The offer / feature is brought to Card Holder/s solely by the Alliance Partner / Service Provider. NPCI is only communicating this offer on behalf of the Alliance Partner / Service Provider. The Offer Terms and Conditions as prescribed by the merchant / service provider will be additionally applicable.
- 2.2 Offer shall be made available only if the cardholder makes full payment by using a valid & eligible RuPay card.
- 2.3 Offer shall not be made available in case of a Void Transaction.
- 2.4 Offer cannot be combined with any other offer/promotion/discount applicable at the participating outlet unless explicitly stated otherwise by the Alliance Partner.
- 2.5 Offer is non-transferable and cannot be exchanged in part or full for cash or any other merchandise or products or discounts, or coupons or special offers.

- 2.6 RuPay Card Holders are not bound in any manner to participate in the offer. Any participation shall be voluntary and all participants understand, acknowledge and agree that the offer is purely on a best effort basis. Customers can also make transactions at the participating outlet without availing of the offer.
- 2.7 NPCI does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Products/Services under the Offer provided by the Alliance Partner.
- 2.8 Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or shall be to the sole account of the Cardholder. Tax, if any, on the monetary value of the Offer shall be payable by the Card Holder.
- 2.9 The existence of a dispute, if any, regarding the Offer shall not constitute a claim against NPCI and shall be addressed directly to the Alliance Partner / Service Provider.
- 2.10 NPCI holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services or the Cash back / discounts offered by the Alliance Partner. Any dispute or claim regarding the goods, services and cash back / discounts must be resolved by the Card Holder/s with the Alliance Partners / Service Providers directly without any reference to NPCI.
- 2.11 NPCI reserves the right to disqualify the Alliance Partner/s or Card Holder/s from the benefits of the Program 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.
- 2.12 NPCI shall not be held liable for any delay or loss that may be caused in delivery of the goods and services or the assured gifts, freebies / prizes.
- 2.13 NPCI shall not be liable for any loss or damage that may be suffered, or for any personal injury that may be suffered as a result of the offer.
- 2.14 The Program is not available wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.
- 2.15 All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to Alliance Partner / Service Provider directly as mentioned in the Offer / Product Terms & Conditions.
- 2.16 The Offer is not available wherever prohibited and / or on products / services for which such offers cannot be made available for any reason whatsoever.
- 2.17 NPCI / Alliance partner / Service Provider reserve the right to modify/ change all or any of the terms, wholly or in part, applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. NPCI also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
- 2.18 In the event of expiry of RuPay card, the same cannot be used for the purposes of claiming any discount / benefit under the said offer.
- 2.19 NPCI cannot be held liable for any act and omission attributable to force majeure events.
- 2.20 Disputes related to this offer, if any, are subject to the jurisdiction of Mumbai courts only.