

BARODA GIFT CARD TERMS AND CONDITIONS.

This document lays out the terms and conditions applicable to Baroda Gift Card. The words 'Purchaser', 'I', 'me' and 'my' refers to the purchaser of the Baroda Gift Card and the word 'Cardholder' means the person to whom Baroda Gift card has been delivered by the purchaser as a gift/for use. The terms 'we', 'us' and 'our' shall include both; the purchaser and the cardholder. The purchaser shall be responsible for notifying the terms and conditions herein to the cardholder and ensure that the cardholder has read and understood the same, thoroughly. Use of the card will deem that the purchaser and the cardholder have unconditionally agreed to the terms and conditions herein governing the use of Baroda Gift card.

Fees:

I agree that all the fees/taxes/surcharge/service charges, if any and all other levies related to Baroda Gift card shall be borne and paid by us.

Ultimate Beneficiary:

It is the responsibility of the purchaser that details of ultimate beneficiary should be submitted to the card issuing branch of the bank.

Transaction Responsibility:

We will be responsible to ensure that Baroda Gift card is used only for electronic purchase at VISA POS (Point Of Sale) terminals and/or making online purchase in India. The cardholder will be responsible for all the transactions processed by the use of Baroda Gift card and shall accept

Bank Of Baroda's (Visa's) record of transactions as conclusive and binding for all purposes. In case of failed transactions, the money will be restored as per Visa extant guidelines.

Cash Withdrawal:

We understand and acknowledge that NO cash withdrawal will be allowed on the Baroda Gift Card.

Reload:

We understand and acknowledge that no reload is available on Baroda Gift Card. Discrepancy, if any, in the balance amount available on the card will be taken up directly by the cardholder with the purchaser and Bank of Baroda will not be responsible for the same.

PIN:

We understand that Bank of Baroda will allot an PIN(Personal Identification number) to this card, which will allow cardholder to access the account balance, mini statement on the internet portal using login ID (Card number) and Password (PIN).

Validity of the card:

The expiry period of the Baroda Gift card will be mentioned on the face of the card, but the card will be valid for a maximum period of 12 months from the date of issuance or the date mentioned on the face of the card, whichever is earlier. Cardholder/Purchaser shall be responsible to ensure full utilization of

the Baroda Gift Card before the end of the validity period. Bank will send an SMS or email auto alert about the expiry of the validity period of the card at least 45 days in advance, to the Cardholder/Purchaser whose mobile number and/or e-mail address is registered with the bank.

Online Sales:

Baroda Gift card is enabled for Baroda Connect customers. Baroda gift card will be dispatched by the next day of purchase through courier or speed post at the notified address. Card will be activated after 4 days from the dispatch. In case the dispatched card is returned for any reason whatever it will be re dispatched to the new address communicated by the purchaser or the card load amount will be refunded. Bank will take ut most care to deliver the card in time to the notified address, however the bank will not be liable if the card is not delivered in time due to reasons beyond its control. No postage charges will be refunded; re dispatching the card will attract additional postage charges.

Lost Card:

In case Baroda Gift card is misplaced/stolen or otherwise lost we agree to immediately report to Bank of Baroda either in writing (bobsupport@cardbranch.com) or by calling the toll free number (1800 102 5627) for hotlisting the card. The Baroda Gift card can be cancelled during the working hours on a working day following the receipt of intimation or within 24 hours. Bank of Baroda shall not be liable for any loss caused by the misuse of the card. Bank of Baroda will reissue a card with available balance of the hotlisted card only on request from the purchaser (and not the cardholder), the card will be released to the purchaser only. Such re-issuance would attract applicable charges published by Bank from to time on its website (<https://www.bankofbaroda.com>) at the relevant/Pre-Paid/Gift card section.

PIN Regeneration request:

ATM PIN change can be done by the card holder on card holder portal (free) or by calling our landline +91 40-3091-3706/7 and reset the forgotten PIN through IVR (chargeable).

Change of Address;

Such a request will be accepted from the purchaser only at the bank's branch from where the card has been issued. The cardholder cannot request for an address change.

Security of card:

We agree to ensure that Baroda Gift card is kept safe custody and will not be handled over to anyone including any person(s) claiming to represent Bank of Baroda. We understand that Bank of Baroda shall not be responsible for any misuse of the card by virtue of the same falling into the wrong hands.

Wrong entries to account:

In case Cardholder finds out that a wrong entry has been debited to the card, he/she will immediately raise the issue with Bank of Baroda. We understand that Bank of Baroda will do a thorough investigation of the same and revert to us with their findings and decision of Bank of Baroda shall be final and binding on us.

Post expiry of card:

Post expiry of the validity period of the card, credit for all valid charge-backs and cases where Bank of Baroda has not received any claim during the valid window period will be sent via DD to my mailing address with Bank of Baroda.

Fraud Zero Liability;

We understand that no fraud or zero liability claims will be entertained by Bank of Baroda.

Audit trail:

It will be final and conclusive in case of any dispute. I agree that in case of any dispute Bank of Baroda will be using the audit trail of the POS.

Schedule of Charges:

Baroda Gift Card Value (in Rs.)	Issuance fee excluding GST (in Rs.)
Between 500/- and 2000/-	50/-
Between 2,001/- and 10,000/-	100/-

Lost card replacement/ cancellation fees: Rs.100/- + GST
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Unutilized card amount guidelines:

An unutilized available amount of minimum Rs. 100/- (Rupee One hundred only) and above at the time of expiry of validity period of the card has to be revalidated with a new Gift card issued to the cardholder who had purchased the card after deducting the Banks charges, provided a claim for such refund is made with the bank not later than 3 (three) months from the end of the validity period of the card.

An available unutilized amount of not more than Rs. 100/- (Rupees One hundred only) at the time of the end of the validity period card shall lapse to the bank.

A request for revalidation of the unutilized card amount must be made by the original purchaser of the card only and all revalidation will be made to the original purchaser of the card only upon end of the validity period of the card (unutilized amount cannot be refunded before end of validity period)

Customer Support ID- bobsupport@cardbranch.com

Toll free # - 1800 102 5627

Website: <https://bobprepaid.enstage.com/prepaid/cms/customer/index.jsp>