

## **IDBI Bank ItzCash Prepaid Card**

Do take a few minutes out and read the user manual carefully to understand how you could benefit from its offerings and use it as a ready reckoner when in need.

With the Prepaid Card in your hands, you will discover a smooth transaction tool and an effective way to go cash-free.

We, at ItzCash and IDBI BANK, believe in making payments simple, hassle-free and instant. Just the way it should be.

### **ItzCash HELPLINE:**

For card details, queries, complaints or locating the outlets:

07666155220

cardassistance@itzcash.com | [www.itzcash.com](http://www.itzcash.com)

Query SMS Syntax: IDBIQ\_<YOUR QUERY> to 57575 ('\_' denotes space).

e.g.: Can I use my Prepaid Card for online transactions

Complaint SMS Syntax: IDBICOM\_(LAST FOUR DIGIT OF YOUR CARD) to 57575 ('\_' denotes space).

Locate ItzCash World outlet SMS Syntax: FINDICW\_IDBI\_Pincode to 57575 ('\_' denotes space).

Corporate Office:

Top 14<sup>th</sup> Floor, Times Tower, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai – 400013.

### **QUICK START GUIDE**

The Validity indicates the date till which your card is active for use.

The Magnetic Strip has a built-in security feature. Do not expose it to a magnetic field.

Sign on the Signature Panel immediately, with a non-erasable ball point pen (in black) . Use the same signature to sign on charge slips at outlets.

Use the card serial number printed on the back of card for all communication & correspondence with us.

The 3 digit CVV number is a unique secure code & is required when you make purchases online.

### **B. Know the security on your card**

#### **ATM PIN**

The ATM PIN (Personal Identification Number) is a unique 4 digit code given with your card. This number needs to be used at associated ATMs for cash withdrawal or balance enquiry. This number provides secure access to your card balance and should not be shared with anybody.

*Note: As per RBI mandate from 1<sup>st</sup> December, 2013 for shopping with IDBI Freedom Card at retail outlets, the cardholder has to use their existing ATM PIN.*

### **IPIN (Internet PIN)**

The IPIN (Internet Personal Identification Number) is a code/password which has to be used while checking your account statement, transaction history or any other detail related to your account at [www.itzcash.com](http://www.itzcash.com). IPIN can also be used as your Master Card Secure Code password for making transactions over the internet.

### **C. What you should do once you get the card in your hand?**

#### **DO's**

1. Place the Prepaid Card inside the Cardholder at all times to avoid scratches or any physical damage.
2. Sign on the reverse side signature panel as soon as you receive the card.
3. Memorize the PIN and destroy the PIN mailer immediately.
4. Note the card serial number and the customer care number for your future reference.
5. Always ensure that the card is swiped in your presence only, during purchase.
6. Remember to collect the card after every transaction.
7. Report lost/stolen cards/if you receive an alert for a transaction you may have not done; immediately to ItzCash 24/7 Customer Care Centre at 07666155220.

## Don'ts

1. Never disclose your Prepaid Card number, ATM PIN/ IPIN & CVV to anyone or on any web portal or in response to any email seeking such details
2. Never leave your card unattended.
3. Never note down your PIN in written form

## D. Validity

The card is valid for 5 years. The card can be used till the last date of the month of expiry. This Prepaid Card can be used in India only.

## E. Essential Service Card

When you buy your card for the first time, it is an Essential Service Card i.e. it gives you access to privileges for online transactions on ItzCash Payment Gateway like

1. Utility Bill payments, online
2. Travel and Movie Ticket booking, online
3. Mobile & DTH Recharge online
4. Shopping online

**Note:** For all POS and E-commerce transactions, the limit is Rs.10,000 and Rs. 1,00,000 per annum. In order to avail the ATM Cash withdrawal, shopping at any retail outlets POS and online transactions at any PG you must upgrade the card.

## F. Upgrading your card

An upgraded Prepaid Card entails you to do ATM Cash withdrawal at any MasterCard supported ATMs

3 steps to upgrading the Prepaid Card:

Step 1: Visit the nearest ItzCash World outlet for the KYC form. To locate your nearest ICW log-on to [www.itzcash.com](http://www.itzcash.com) or SMS FINDICW\_IDBI\_Pincodeto 57575

Step 2: Fill-in the KYC form

Step 3: Submit the form with copy of KYC proof

## G. Reloading your card

1. At any ItzCash World Outlet
2. Minimum reloadable amount is Rs. 200 and maximum reloadable amount is Rs. 49,999 (basis balance on the card)

## H. Card limit:

A card can be loaded with an amount of Rs.10,000 at a time (when not upgraded and subject to a maximum annual load of Rs.100,000), whereas an upgraded card can be loaded with Rs. 50,000 at a time subject to a maximum utilization limit of Rs. 2,00,000/- or 6,00,000/- per annum basis submission of Pan-Card as or along with requisite KYC documents.

**Comment [b1]:** Product to confirm on copy as per IDBI ESC and OLC card

**Comment [b2]:** B: change limit as per IDBI (if required) – For Product

**Comment [b3]:** B: App form would be part of new Kit? If yes than this section goes off - For Product

### I. Balance enquiry

To know the balance amount on your card you can:

1. SMS IDBIBAL\_(LAST FOUR DIGIT OF YOUR CARD) to 57575
2. Check at any ATM
3. Visit [www.itzcash.com](http://www.itzcash.com)
4. Get SMS alert after every transaction on the amount debited & the balance on card

### J. Hot listing your card

If you have lost or misplaced your Prepaid Card, you can hotlist (block) the card by calling Customer Care at (0)76661552200

### USAGES OF YOUR CARD:

#### Swipe at Merchant Establishments:

Make payments over-the-counter at various shops, restaurants and outlets across India.

1. Look for a MASTERCARD/MASTERCARD electron sign (indicating that the merchant has an electronic POS terminal)
2. Present the Prepaid Card when making payment
3. The Prepaid Card will be swiped by the merchant for authorization
4. Your account will be debited online for the purchase amount
5. A sales slip/receipt will be generated
6. Check the amount debited
7. Sign the sales slip to give approval of the transaction
8. Your signature must match that on the reverse of your Prepaid Card

Ensure your Prepaid Card is returned to you

#### Online Transactions:

The Prepaid Card facilitates online transactions for Movie and Travel ticket booking, shopping, DTH & Mobile Recharge and Utility Bill Payments.

Easy Rail Ticket booking with your card.

1. Visit [www.irctc.co.in](http://www.irctc.co.in) and log-in with your username and password (or register, if you are a new user)
2. Enter your boarding & destination station codes and select your journey date and class and select e-ticket and click on submit
3. Select your train. You can check the fare and availability of seats
4. Enter the details of the persons travelling (maximum of 6 people per ticket)

5. You will get the current availability status of your tickets
6. Click on the Make Payment button
7. Choose Cash Card option and select Prepaid Card from the list of payment options provided
8. Enter your card number (16 digit), CVV, Expiry Date of Card & DOB to confirm the payment
9. Take a print of electronic reservation slip and carry the same at the time of your journey

**Other online payments:**

Log-on to merchants website or any of the ItzCash sites

1. Fill-in the payment details
2. Select the payment option - Cash Card or ItzCash Card
3. Provide the card details:
  - a. Card Number
  - b. Expiry Date
  - c. CVV (refer the last 3 digits on the back of the card near signature panel)
  - d. Cardholder Name
  - e. Date of Birth
4. Click OK
5. Transaction will be processed

**For websites other than ItzCash:**

Select the payment option

1. Cash Card - ItzCash Card OR Credit Card – Select MasterCard OR Debit Card – Select Bank
2. Enter card details like:
  - a. Cardholder name
  - b. Card number
  - c. Expiry Date
  - d. CVV Number
  - e. MasterCard Secure Code Internet Pin (IPIN)
3. Click OK
4. Transaction will be processed

**Withdraw money from ATMs across India:**

- a. Go to any MASTERCARD/MASTERCARD Electron supported ATMs

- b. Insert your Prepaid Card in the slot/dip reader provided
- c. Select Language
- d. Enter your 4 digit Prepaid Card ATM Pin
- e. Select Savings Account
- f. Select Withdrawal
- g. Enter the amount you wish to withdraw
- h. Select Transaction receipt on Cash Withdrawal
- i. Select OK
- j. Collect the money
- k. Collect your Prepaid Card

#### **FREQUENTLY ASKED QUESTIONS**

##### **1. What is a Prepaid Card?**

A Prepaid Card is a financial instrument which can be preloaded with a designated amount in Rupees for subsequent use as per Cardholder's requirement. It empowers the customer and provides him control and convenience to use the card securely at online merchants, retail merchants (equipped with a point of sale terminal) and at ATMs once the customer fulfills general conditions while applying for the card.

##### **2. How do I get a Prepaid Card?**

It's easy to get a Prepaid Card - visit your nearest ItzCash World Outlet to purchase the card.

To locate an ItzCash World Outlet close to you visit [www.itzcash.com](http://www.itzcash.com) or SMS FINDICW\_IDBI\_Pincode to 57575/720057575

(Note “\_”denotes single space) or call ItzCash Customer Care at 07666155220.

##### **3. Where can I use my Prepaid Card?**

You can start using your Prepaid Card immediately for payments of Bus, Rail & Air Tickets booking online, Movie Ticket booking online, Utility Bill payments online, Mobile & DTH recharge online & also shop at restaurants & retail outlets or merchants that support MASTERCARD network. The maximum amount in the card cannot exceed Rs. 10,000 at any given point of time and yearly limit of ` 1, 00,000

Once you have submitted your KYC documents, you can use your Prepaid Card at ATMs to withdraw cash. Post KYC application form submission, limits on the card will also increase.

##### **4. What are the features of the card?**

- a. Safety - Store your money safely on the Prepaid Card
- b. Accessibility - Access your funds stored on the card from anywhere, anytime
- c. Convenience - Offers you a convenient way of carrying cash

##### **5. What does upgrading my Prepaid Card mean?**

Upgrading your Prepaid Card means submission of your KYC details and post-verification of the same within 3 working days, avail access to cash withdrawals from ATMs which accept MasterCard Cards.

#### 6. What are Know Your Customer (KYC) documents?

Know your customer (KYC) is a mandatory set of identity and address proof documents as prescribed by the Reserve Bank of India (RBI) that is required to upgrade your Prepaid Card as an Open Loop Card.

The following self-attested documents can be submitted as proof of identity: (Any one)

1. Passport
2. PAN Card
3. Voter's identity Card
4. Aadhaar Card No.

The following self-attested documents can be submitted as proof of address: (Any one)

1. Telephone Bill
2. Mobile Bill (post-paid)
3. Latest Bank Account Statement issued by Nationalized / Scheduled Bank
4. Latest Electricity Bill
5. Latest Mahanagar Gas Bill
6. Ration Card
7. Registered lease / sale agreement of residence
8. Latest bank passbook
9. Passport
10. Voter's Identity Card
11. Aadhaar Card No.
12. Letter signed by authorized signatory from Police Station/Local Municipal Ward Office/ Gram Panchayat on their letterhead

\* (Utility bill should not be older than 3 months at the time of submission.)

#### 7. Where can I submit KYC documents?

You can submit your KYC documents at any ItzCash World Outlet. To get the address of the nearest outlet:

- Visit [www.itzcash.com](http://www.itzcash.com)
- Call us at our Customer Care Centre No. 07666155220
- SMS FINDICW\_IDBI\_Pincode to 57575/720057575\_ (Note “-“denotes single space)

- E-mail us at [cardassistance@itzcash.com](mailto:cardassistance@itzcash.com)

#### 8. Are there any current promotions or schemes available on the card?

The Prepaid Card offers various promotion schemes which will vary from time to time. You can visit [www.itzcash.com](http://www.itzcash.com) to know the latest promotions and schemes available.

#### 9. Is my Prepaid Card Reloadable?

You can reload your card up to Rs 10,000 if it's an All Service Card. Per annum utilization limit Rs.1, 00,000. A full KYC card can be reloaded up to Rs.50, 000. Per annum utilization limits Rs.2, 00, 000 or 6, 00,000 depending upon KYC submitted.

#### 10. Any information, I should know about before I shop?

At any merchant establishment do not let the merchant manually enter the card details on the PoS (point of sale) as the payment will not go through. Always ensure the merchant swipes the card on the PoS (point of sale terminal). Do not use the card for temporary transactions. If the same has been done, please ask the merchant to use the same authorization code for final settlement to avoid double debit.

#### 11. What happens if the purchase amount is more than the balance amount?

If you try to purchase an item of greater value than your card balance, your transaction will be declined.

#### 12. What is the process if I want to cancel a purchase?

If you want to cancel a purchase contact the merchant, who will raise a reversal against the charge slip which has been generated. It will take 2 days for the amount to reflect to your card, once the merchant raises the reversal. . The merchant can raise a reversal within 30 days. Contact your merchant for specific details. If you wish to discuss a disputed or declined transaction, you may contact our call centre at 07666155220

#### 13. What if one of the posted transactions on my account is not legitimate at merchant location?

To know the detailed process of disputing transaction, please visit us at [www.itzcash.com](http://www.itzcash.com) or contact our call centre on 07666155220

#### 14. What happens if I do not use my Prepaid Card?

If you do not use your Prepaid Card for a period of 6 months, inactive charges of Rs. 25 will be applicable.

#### 15. Can I use my Prepaid Card while travelling outside of India?

No, Prepaid Card can only be used within India. No foreign currency transactions are permitted.

#### 16. What alerts will I receive?

You will receive an SMS alert on all Debit and Credit transactions.

#### 17. What happens if my ATM/IPIN/IVR password gets locked?

Please contact the call centre at 07666155220

#### 18. How do I know my card is genuine?

**Comment [b4]:** Change cost as per IDBI ( If required) – For Product

**Comment [b5]:** B: Does this charge remain same for IDBI. For Product



To ensure your Prepaid Card is genuine, look for the MasterCard hologram on the reverse of the card. Kindly ensure that when you purchase the Prepaid Card, the packaging is not tampered.

#### 19. What is CVV code?

CVV code is a card verification code. It is a 3 digit number on the back of your Prepaid card.

CVV code uniquely identifies the card issued to a Cardholder. This is another measure to safeguard your card.

#### 20. Any special information I should know about before I shop?

There are special types of transactions that you should know about.

IRCTC Railway Booking Transaction - IRCTC Railway Booking Transaction will charge extra "Service Fee" to make online e-ticket booking. So make sure that your card has additional balance other than actual e-ticket cost to pay the service fee.

Restaurants - While signing the "Bill Receipt", if you have mentioned the TIP amount on the bill receipt then additional TIP amount will get debited from your card along with actual bill amount. Make sure you have enough funds to cover any added TIP.

Surcharge at petrol pumps - Charges would be at the rate of 2.5% of the bill amount or Rs.10, whichever is higher. Service tax will be as applicable.

\*Surcharges are subject to change.

(Other websites where you make utility bill payments will ask for a service fee as well.)

#### 21. What is MasterCard Secure code?

MasterCard SecureCode is a service to enhance your existing MasterCard account. A private code means added protection against unauthorized use of your card when you shop at participating online retailers.

**Comment [b6]:** Content from IDBI old kit cannot be used as its not relevant copy

#### 22. How does MasterCard Secure code work and why is it needed?

##### Step 1 - ENTER CARD NUMBER

Click the "Sign Up Now" button to visit your Issuer's Website and create your private code - known only to you and your Issuer - and use it every time you shop online at a participating merchant.

##### Step Two - VERIFY IDENTITY

To enroll, you will be asked to confirm your identity by providing answers to your Issuers security questions.

##### Step Three - CREATE SECURECODE

You will be asked to create your secure code.

##### Step Four - REGISTRATION COMPLETE

In just a few simple steps your enrollment is complete and you are ready to begin shopping online with your new SecureCode.

MasterCard SecureCode is a private code for your MasterCard account that gives you an additional layer of online shopping security.

**Comment [b7]:** Complete Copy is from MasterCard Secure Code FAQ page. Product and Legal to confirm if we can use content for UM or not. Source: <http://www.mastercard.us/securecode.html>

OR

Once you've registered and created your own private SecureCode, you will be automatically prompted by your financial institution at checkout to provide your SecureCode each time you make a purchase with a participating online merchant. Your SecureCode is quickly confirmed by your financial institution and then your purchase is completed. Your SecureCode will never be shared with the merchant. It's just like entering your PIN at an ATM.

**23. Does MasterCard Secure code cost me anything?**

No. There are no additional charges associated with this service.

**24. What are the charges on the Prepaid Card?**

**Comment [b8]:** Complete Copy is from MasterCard Secure Code FAQ page. Product and Legal to confirm if we can use content for UM or not. Source: <http://www.mastercard.us/securecode.html>

**Comment [b9]:** Product confirm on all Cost as per IDBI Card

Item/Service	Fee
<b>Issuance Fees</b>	Rs. 100
<b>Reload through Net-banking</b>	Charges as applicable
<b>Reload at ItzCash Word Outlets</b>	<b>Reload slabs as:</b> 1-1500 – Rs. 10 1501-2500 – Rs. 15 2501-12000 – Rs. 25 12001 and above – Rs. 35 Charges applicable basis slabs (Minimum of Rs.10 & maximum of Rs.35)
<b>ATM Cash Withdrawal</b>	Non-chargeable from IDBI BANK ATM Rs. 22 from non-IDBI BANK ATM (inclusive of tax)
<b>Annual Fees</b>	Rs. 20 per year (will be levied monthly Rs 1.85 inclusive of taxes)
<b>ATM and IPIN re-generation Fees</b>	Rs. 30
<b>Card Replacement/Damaged</b>	Rs. 70
<b>Statement Generation and Mailing Fees</b>	Rs. 10
<b>Inactive Card Fees (for 6 months)</b>	Rs. 25
<b>Card Closure Fee</b>	Rs. 50
<b>ATM Balance Enquiry</b>	Non- chargeable from IDBI Bank ATM and Rs.10 from other ATM (Inclusive of tax)
<b>Card Issuance after Expiry</b>	Rs. 100
<b>Payment Gateway charges</b>	As advised on various websites and Payment gateways

\*Check for promotional price schemes from time to time. All charges are subject to change at any time

## 25. Where can I refer the detailed Terms and Conditions?

Available on [www.itzcash.com](http://www.itzcash.com)

## 26. Reissuance of lost/stolen card (applicable only for upgraded cards).

In the event of loss of your Prepaid Card, a new card will be issued to you within 7 working days of reporting the loss to Itz Cash Card Limited, only if your card is an upgraded Prepaid Card and after you pay the applicable fee. You can report the loss of your Prepaid Card to our customer care at 07666155220.

## 27. What happens if my Prepaid Card expires?

You may request a new card before your existing card expires. The balance amount from your existing card will be transferred to your new card. A reissuance amount will be debited from the available card balance. In case you do not wish to issue a new card, then you can place a request for cash-out/card closure at your nearest ItzCash World Outlet. Once you receive a confirmation of card closure through SMS, collect your refund from your nearest ItzCash World Outlet.

### **IMPORTANT TERMS & CONDITIONS & GOVERNING THE PREPAID CARD**

Important - Please make sure you have read this Prepaid Card terms and conditions carefully before using the Prepaid Card. By using the Prepaid Card you are unconditionally accepting the terms and conditions listed hereunder and will be bound by them and you accept the onus of ensuring compliance with the Payment and Settlement Systems Act, 2007 & Regulations made thereunder, Issuance and Operation of Pre-paid Payment Instruments in India (Reserve Bank) Directions, 2009 ("RBI Guidelines") as amended / modified / applicable from time to time and any other corresponding enactment in force from time to time.

#### **Application Form**

- The Prepaid Cardholder acknowledges and understands that Prepaid Card is being issued to the Cardholder on the basis of the application form.

#### **Card Validity and Cardholder Obligations**

1. The Prepaid Card is valid for 5 years
2. The issue and use of the card shall be subject to the rules and regulations in force from time to time as issued by IDBI BANK & the Reserve Bank of India and other Regulators from time to time.
3. The issue and use shall also be governed by the terms and conditions contained herein and as amended from time to time.
4. Prepaid Card shall be valid only for transaction options, as permitted by the Bank from time to time in India, at POS, Payment Gateway & all MASTERCARD ATMs.
5. Prepaid Card will be at all times the property of IDBI BANK and shall be returned to IDBI BANK unconditionally and immediately upon IDBI BANK's request.
6. The Prepaid Card is non-transferable and/or non-assignable by the Cardholder under any circumstances.

**Comment [b10]:** B: Legal to cross check complete T&C as per IDBI

7. You must sign on the signature panel on reverse side of Prepaid Card immediately upon receipt. You must not permit any other person to use it and should safeguard the Prepaid Card from misuse by retaining the Prepaid Card under your personal control at all times.
8. The personal identification number (PIN) issued to the Cardholder will be known only to the Cardholder for the personal use of the Cardholder
9. PIN number is non-transferable and strictly confidential.
10. A written record of the PIN number should not be kept in any form, place or manner that may facilitate its misuse by a third party.
11. The PIN should not be disclosed to any third party, either to staff of the bank or to Merchant Establishments, under any circumstances or by any means whether voluntary or otherwise.
12. The Cardholder's Prepaid Card will be debited immediately with the amount of the withdrawal, transfer and other transactions effected by the use of the Prepaid Card.
13. Sometimes the transaction amount and / or tips, surcharge or exceptional transaction amount would be debited to your account subsequently / at a later date.
14. The Cardholder will ensure that he has sufficient balance on the Prepaid Card to meet any such transaction.
15. The Cardholder shall not be entitled to withdraw funds by the use of the Prepaid Card in excess of amount available in the card.
16. The Cardholder will be responsible for transactions effected by the use of the card whether authorized by the Cardholder or not, and shall indemnify IDBI BANK and Itz Cash Card Limited (the business correspondent of IDBI BANK) against any loss or damage caused by any unauthorized use of the Prepaid Card or related PIN, including any penal action arising there from on account of any violation of RBI guidelines or any other law being in force in India and / or state / territory law being in force in India.
17. You are requested to note that the Prepaid Card is valid till the last day of the month and year indicated on the front side of prepaid card. You hereby undertake to destroy the Prepaid Card when it expires/closed by cutting it into 4 pieces through the magnetic strip.
18. You can approach any of the ItzCash World outlets for card renewal or closure before expiry.
19. IDBI BANK reserves the sole right to renew your card account on expiry.
20. The Cardholder will inform ItzCash for any irregularities or discrepancies that exist in the transaction details at an ATM / merchant establishment / online transactions within 30 days of the transaction processed. If no such notice is received during this time, ItzCash will assume the correctness of transaction. ATMs / EDC terminals are machines and errors could occur while in operation. I agree to indemnify the Bank for any such machine/ mechanical errors/failures.

#### Fees:

These fees are not refundable and are subject to change from time to time.

Charges for other services will be levied to the Prepaid Card, at prevailing rates.

Transaction fees for cash withdrawals / balance inquiry and / or other transactions wherever applicable, will be debited to the Prepaid Card at the time of posting debit entry of the transaction amount or at end of day.

The charges / fees applicable on the usage of the Prepaid Card maybe revised/changed by IDBI BANK/ItzCash from time to time without prior intimation to the Cardholder(s).

Any charges / fees appearing in this terms and conditions do not include service tax and or any other cess/taxes as applicable from time to time.

#### Lost or stolen card

1. In the event that the card is lost or stolen, the occurrence must be reported to ItzCash call centre at 07666155220 immediately.
2. You hereby undertake to indemnify ItzCash/IDBI BANK fully against any liability / (civil or criminal), loss, cost, expenses or damage that may arise due to loss or misuse of the Prepaid Card in the event that it is lost and not reported to ItzCash/IDBI BANK, or lost and misused before ItzCash/IDBI BANK is informed. Provided you have in all respects complied with the terms and conditions, a replacement card may be issued at the sole desecration of ItzCash/IDBI BANK at the applicable fee.
3. If it is determined that you were grossly negligent or fraudulent in the handling of the Prepaid Card, IDBI BANK/ItzCash would not entertain any request for refund / reimbursement of fraudulent usage of the lost / stolen card.
4. If any amount is credited to your Prepaid Card based on your representation and / or any information provided by you, the bank would recover the amount from you without any prior notice. You hereby undertake to indemnify ItzCash/IDBI BANK fully against any liability, loss, cost, expenses, damage that may arise due to your negligent or fraudulent handling of the card.
5. Should you subsequently recover the lost card that has been hotlisted, please destroy the old Prepaid Card by cutting it into 4 pieces through the magnetic strip, as the same cannot be used.

#### Disputes

1. In case of purchase transactions, a sales slip with the signature of the Cardholder together with the card number noted thereon shall be conclusive evidence between IDBI BANK and the Cardholder as to the extent of the liability incurred by the Cardholder and IDBI BANK shall not be required to ensure that the Cardholder has received the goods purchased / availed of the service to the Cardholder's satisfaction.
2. ItzCash shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined the customer within two months of the receipt of notice of disagreement. If after such effort IDBI BANK determines that the charge is correct, then it shall communicate the same to the Cardholder.
3. IDBI BANK/ItzCash accepts no responsibility for the refusal of any establishment to honor the Prepaid Card.

4. This agreement will be construed in accordance with and governed by the laws of India. All disputes are subject to the exclusive jurisdiction of the courts of Mumbai in India. Irrespective of whether any other court may have concurrent jurisdiction in the manner.

The Cardholder will be liable for all the cost associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilized in the resolution of a dispute.

#### Governing law

These terms and conditions and/ or the operations of the Prepaid Card issued by the bank and / or the use of the services provided that the card shall be governed by the laws of the Republic of India and no other nation. The customer and the bank agree to submit to the exclusive Jurisdiction of the Courts located in Mumbai, India as regards any claims or matters arising under these terms and conditions. The banks accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Republic of India. The mere fact that any service can be accessed through internet, mobile or phone by a customer in a country other than India shall not be interpreted to imply that the laws of the said country govern these terms and conditions and / or the operations in the said accounts of the customer and / or the use of any of these services.

#### MasterCard Secure Code

Description of [MasterCard Secure Code](#)

#### Limitation of liability

1. You acknowledge and agree that, except as otherwise provided by any applicable laws or in IDBI BANK's Cardholder agreement with you, IDBI BANK shall not be liable for any loss or damage arising from your failure to comply with this Terms of Use Agreement.
2. You agree that IDBI BANK/ItzCash shall not be liable to you or to any third party for any modification, suspension or discontinuance or Verified by MasterCard.
3. Under no circumstance will IDBI BANK be liable for consequential, incidental, special or indirect losses or other damages, such as any damage to your computer or telephone service resulting from your use of Verified by MasterCard.
4. IDBI BANK assume no responsibility for, and will not be liable for, any damages to, or any viruses which may affect, your computer equipment or other property on account of your access to, use of, or downloading from, any web site while doing online transaction on Merchant's website.
5. You agree that online alerts are sent by the ItzCash/IDBI BANK to the mobile number registered for SMS alerts and you shall take steps to get registered for SMS alerts to receive alerts for transactions done on your Prepaid Card.

#### Disclaimer of Warranties

You expressly understand and agree that any software obtained through the use of MasterCard Secure Code is downloaded and used at your own discretion and risk and that except as otherwise provided in this Terms of Use Agreement, you will be solely responsible for any damage to your computer system or loss of data that results from the download or use of any such software or other materials through Verified by MasterCard.

Comment [b11]: Copy as per MasterCard Secure Code T&C

**Note:**

For detailed and updated terms and conditions please refer [www.itzcash.com](http://www.itzcash.com)

The above terms and conditions are subject to change periodically at the discretion of ItzCash/IDBI BANK.

