

**Name of Applicant**

\* First Name:

Middle Name:

Surname:

\* Date of Birth:

\* Mobile:

\* Mother's Maiden Name:

Date:

\* Serial No:

(Mentioned on the reverse of the card eg. SO xxxx xxxx)

Email ID:

Paste Recent  
Passport-size  
Photograph with  
Signature Across

\* Gender :  M  F  Transgender

**\*Documents: Please submit below documents**

**\* Address (As mentioned on the address proof)**

Passport No

Driving License No

Voter Identity Card No

PAN Card No

NREGA Card No

Letter issued by the National Population Register containing details of name and address

PEP Status  Politically exposed person

Related to politically exposed person

Not applicable

\* City/Town:

\* Postal Code:

\* State:

\* Country of Birth:

\* Citizenship/Nationality:

**\*I would like to enable the following facility on the card:**

Online Payments  Yes  No      Contactless  Yes  No

**NOTE:** The customer is advised not to disclose/share his ATM /POS/ INTERNET PIN and CVV with any person. EbixCash and/or HDFC Bank Ltd. shall not be held responsible or liable for any fraud or misuse of the HDFC Bank EbixCash Prepaid Card for any reason whatsoever. Please collect and retain your acknowledgement for future reference.

**Declaration**

I have read, understood and hereby agree to abide by the terms & conditions in relation to the usage, rules and regulations and other statutory requirements applicable in respect to the HDFC Bank EbixCash Prepaid Card. I understand that access to any changes/ updates in the terms and conditions applicable to this relationship will be available only on the website of Ebix Payment Services Pvt. Ltd. viz. www.ebixcash.com and the same shall be binding upon me. I hereby declare that the particulars and information given in this application form (and all documents referred and provided therewith) are true, correct, complete and up-to-date in all respects and I have not withheld any information. I understand that information given by me are required under the operational guidelines governing banking companies. I agree and undertake to provide any additional information/ documentation as and when required by Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank Limited ("HDFC Bank"/ "the Bank") or its authorized agents. The documents submitted along with this Application Form are genuine and the information provided in this Application Form is not in contravention of any Act, Rules, Regulations or any statute or legislation, or any notification, directions issued by any governmental or statutory authority from time to time. I hereby undertake to promptly inform Ebix Payment Services Private Limited (Business Correspondent of HDFC Bank), 2nd Floor, Manek Plaza, Kalina CST Road, Kolkalyan, Santacruz (East) Mumbai – 400098., of any changes in the information provided in this Application Form and agree and accept that Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank shall not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of information provided by me as also due to my non intimation/ delay in initiating such changes. I hereby agree to use the Card within Reserve Bank of India specified limit and for all transactions with prescribed merchants for the products/ services as mentioned by the merchant on the website and further agree not to use it for any unlawful purposes/ activities. I will neither abet nor be a party to any illegal/ criminal/ money laundering activities undertaken, using this Card. I agree and understand that Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank reserve the right to reject the application without providing any reason or reference to me. I agree that the necessary action can be taken by Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank in the event that KYC documents provided by me are not as per the requirements of HDFC Bank. I agree and understand that HDFC Bank reserves the right to retain the application forms and the documents provided therewith including photographs and shall not return the same to me. I shall not hold Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank responsible for furnishing of the processed information/ data/ products thereof to other Banks/ Financial Institutions/ Credit Providers/ any statutory and regulatory authority.

I/We hereby expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to the personal data and sensitive information about me/us, information, papers and data relating to KYC, credit information, and any other information whether about me/us or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"):

- i) To collect the Information from me and other physical or online sources including accessing the same from credit information companies, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my/our behalf for such accessing, collecting or verifying of the Information including using my/our log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me/us;
  - ii) Process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
  - iii) To store the Information for such period as may be required for contract, by law or for Bank's evidential and claims purposes, whichever is longer;
  - iv) To share and disclose the Information to service providers, consultants, credit information companies, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent;
  - v) Any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models & business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent.
- I/We expressly agree to and subject me/us to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank.  
I/We expressly agree to the Bank and/or its affiliates for using the Information and for cross-selling to me/us their various products and services from time to time.

CUSTOMER SIGN

STAMP & SIGN OF THE OUTLET

**Acknowledgment**

Serial No:  Amount Received:

Date:    Outlet Code:

Outlet Signature/Stamp

Outlet Name:  Location:

## IMPORTANT TERMS AND CONDITIONS

This HDFC Bank EbixCash Prepaid Card is issued to you by HDFC Bank Ltd, a banking company incorporated under the companies Act, 1956 and licensed as a Bank within the meaning of the Banking Regulation Act, 1949, Having its Registered and corporate office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400013 ("HDFC Bank"). Ebix Payment Services Private Limited, a company incorporated under the companies Act 1956 and having registered office at 2<sup>nd</sup> Floor, Manek Plaza, Kalina CST Road, Kolkalyan, Santacruz (East) Mumbai - 400098. ("EbixCash"). EbixCash has been appointed as business correspondent and program manager for the HDFC Bank EbixCash Prepaid Card by HDFC Bank.

**(Terms & Conditions)** These terms and condition and any attachments or accompanying supplements(s) including the terms and condition and conditions stated on the EbixCash website viz [www.ebixcash.com](http://www.ebixcash.com) (together "the terms and condition") govern usage of the Co-Brand prepaid card (the "Card") held by you (the "Cardholder") of EbixCash/ HDFC Bank pursuant to a agreement between the EbixCash/ HDFC Bank and the Customer. The Cardholder hereby agrees to abide by the terms and condition and the Cardholder shall be deemed to have unconditionally agreed to and accepted the terms and condition by performing a transaction with the Card or acknowledging receipt of the Card in writing or by signing on the reverse of the Card and shall also be deemed to have read and understood all the terms and condition. The Cardholder shall be responsible for keeping himself/ herself updated with any changes/ amendments in the relevant notifications/ guidelines/ circulars governing usage the Card. The Bank disclaims all liability on account of any breach by the Cardholder of the relevant notifications / guidelines/ circulars governing usage of the Cards in force and from time to time. If the terms and condition are not acceptable, the Cardholder must not use the Card and immediately return the Card to the EbixCash/ HDFC Bank. We urge you to go through Bank's Customer Protection Policy available on the Bank's website [www.hdfcbank.com](http://www.hdfcbank.com) or contact your nearest branch. This policy has been framed in line with RBI's guidelines and will help in the rare event of your account /Card being debited for a transaction not done by you.

**(Accessing Card Account Detail)** Information concerning the Card, including the available balance ("Card Balance") [www.ebixcash.com](http://www.ebixcash.com) after due log-in or accessed by calling/ writing to the Customer Service Centre at the phone number and/ or email address listed on the back of your Card.

### 1. Usage, Limits and Security

**(Usage)** The issue and use of the Card shall be subject to the rules and regulations as issued by HDFC Bank from time to time. The Cardholder shall use the Card only in India to purchase or avail goods and services from merchants in INR.

**(Transferability)** The Card is not transferable or assignable by the Cardholder under any circumstances.

**(Lost & Stolen Cards)** If the Card or its PIN is lost, stolen or misused please immediately contact the customer service centre ("Customer Service Centre") on the telephone numbers listed on the backside of Card. You shall memorise the PIN and destroy the PIN mailer immediately. The card shall be blocked within 24 hrs of reporting and risk of protecting your money starts from the time you report the loss of the Card. EbixCash/ HDFC Bank may at its sole discretion and on verification of identity of the Card holder may issue new card in lieu of the lost card by charging prescribed fees.

**(Legalities)** The Cardholder shall only use the Card for lawful purposes in a lawful manner.

**(Use by third Party)** To protect the interest of Card holder from un-authorized use it is advised that you shall keep the Card under your personal custody at all times.

**(Responsibility)** Neither Bank nor EbixCash shall in any manner be responsible for any disputes regarding goods and services received by the Cardholder including the quality, value, warranty, delay of delivery, non delivery, non receipt of any goods or services. It must be clearly understood that the Card is only facility to the Cardholder to make payment to merchants and the Bank holds out no warranty or makes no representation about quality, quantity, value, delivery or otherwise, howsoever regarding goods or services, and any such disputes should be resolved by the Cardholder with the merchant directly.

**(Changes in Card Balance)** The Customer may be entitled for credit in the Card account in case of reversal of transaction no cash shall be refunded to the Cardholder. EbixCash/ HDFC Bank shall recover applicable charges imposed by the respective merchant while refunding the money.

**(Transaction Limits)** EbixCash, HDFC Bank and/ or merchants at points of sale may set limits on the monetary amount and number of transaction allowed through a Card during a set time period ("Transaction Limits"). EbixCash/ HDFC Bank may, at any time, modify the Transaction limits for any reason whatsoever. The Cardholder can view these changes online at [Ebixcash.com](http://Ebixcash.com) or may also call the Customer Service Centre. The Cardholder will be notified in accordance with applicable law.

### 2. Expiration, Cancellation and Termination

The Card issued to you is valid for a period of (5) five year from the date of issuance. The Card will expire on the expiration date mentioned on the Card. EbixCash/ HDFC Bank may cancel or suspend usage of the Card immediately upon: (i) the Card holder intimating the loss, of card. (ii) Non-usage of the Card for continuous 90 days., (iii) there is no balance in the Card for a period of 90 days, (iv) any breach of terms and conditions by the Card holder, (v) upon specific request from the corporate to cancellation or suspension of the Card, or (vi) processing payments in relation to the cancel or suspend the Card, or (vi) EbixCash/ HDFC Bank is unable or otherwise prevented from processing payments in relation to the Card for reasons beyond its reasonable control, including but not limited to restrictions imposed by law or regulation.

### 3. Card Balance

**(Card Balance)** the Cardholder may utilise the Card Balance by due and proper use of the Card, in accordance with these terms and condition. No interest is payable to the Cardholder. The card holder is advised to transact for requisite amount of purchase/ availing services including applicable charges otherwise the transaction may not be honoured.

**(Irregularities)** The Cardholder will inform EbixCash for any irregularities or discrepancies that exist in the transaction details at a merchant establishment within 07 days of the transaction processed. If no such notice is received during this time, EbixCash will assume the correctness of the transaction.

### 4. Fees and Applications Taxes

EbixCash/ HDFC Bank will deduct all fees and charges due to EbixCash/ HDFC Bank from the Card Balance.

### 5. Liability of EbixCash/ HDFC Bank

The liability of EbixCash/ HDFC Bank is restricted to the extent of the amount lying in the Card at any point of time.

### 6. Data Protection

EbixCash/ HDFC Bank will process the Cardholders personal data in order to provide a Card in accordance with the Customer's instructions, to administer the Card, to deal with any queries the Cardholder has concerning the Card or its use, for statistical and regulatory reporting and fraud prevention purposes.

EbixCash/ HDFC Bank will confidentially and only to the extent permitted under applicable data protection and bank secrecy laws, give Cardholder information to other companies and third parties including those providing application processing, fraud monitoring, customer service, card production and technology processing services and each of their agents and subcontractors, information about the Cardholder and the Card.

EbixCash/ HDFC Bank may disclose the Cardholder's personal data to: (i) the Customer, (ii) fraud prevention agencies if false or inaccurate information is provided and fraud is suspected, and (iii) statutory/ regulatory authorities, law enforcement or fraud prevention agencies where we are required to do so by applicable law or court order. EbixCash/ HDFC Bank may record and/ or monitor telephone calls to help maintain high quality service and for security, data collection and training purposes, or as required by applicable law. All recordings belong to EbixCash/ HDFC Bank. The Cardholder consents to the processing (including transfer) of its personal data by EbixCash/ HDFC Bank, and the other recipients identified above, for the purposes set out above.

### 7. Miscellaneous

**(Amendments)** EbixCash/ HDFC Bank may, without notice to the Customer, at any time and subject to applicable law, change or delete any provision, add or change (including to increase or decrease) any charges. The Cardholder will be deemed to have seen and accepted the changes 24 hours after they are available online at [www.ebixcash.com](http://www.ebixcash.com). EbixCash/ HDFC Bank reserves the right to amend any conditions.

**(Governing Law)** These terms and condition and all matters arising hereunder shall be governed by Indian laws and both the Cardholder and EbixCash/ HDFC Bank submit to the exclusive jurisdictions of the courts of Mumbai.

### 8. Help Line

Call us at our customer Care centre No. 022 6112 5757 / 07666155220 or e-mail us at [care@ebixcash.com](mailto:care@ebixcash.com) or write to us at : Ebix Payment Services Private Limited, 2nd Floor, Manek Plaza, Kalina CST Road, Kolkalyan, Santacruz (East) Mumbai - 400098.

**Name of Applicant**

\* First Name:

Middle Name:

Surname:

\* Date of Birth:

\* Mobile:

\* Mother's Maiden Name:

Date:

\* Serial No:   
(Mentioned on the reverse of the card eg. SO xxxx xxxx)

Paste Recent  
Passport-size  
Photograph with  
Signature Across

\* Gender :  M  F  Transgender

Email ID:

**\*Documents: Please submit below documents**

**\* Address (As mentioned on the address proof)**

Passport No

Driving License No

Voter Identity Card No

PAN Card No

NREGA Card No

Letter issued by the National Population Register containing details of name and address

PEP Status  Politically exposed person  
 Related to politically exposed person  
 Not applicable

\* City/Town:

\* Postal Code:

\* State:

\* Country of Birth:

\* Citizenship/Nationality:

\*I would like to enable the following facility on the card:  
Online Payments  Yes  No Contactless  Yes  No

**NOTE:** The customer is advised not to disclose/share his ATM /POS/ INTERNET PIN and CVV with any person. EbixCash and/or HDFC Bank Ltd. shall not be held responsible or liable for any fraud or misuse of the HDFC Bank EbixCash Prepaid Card for any reason whatsoever. Please collect and retain your acknowledgement for future reference.

**Declaration**

I have read, understood and hereby agree to abide by the terms & conditions in relation to the usage, rules and regulations and other statutory requirements applicable in respect to the HDFC Bank EbixCash Prepaid Card. I understand that access to any changes/ updates in the terms and conditions applicable to this relationship will be available only on the website of Ebix Payment Services Pvt. Ltd. viz. www.ebixcash.com and the same shall be binding upon me. I hereby declare that the particulars and information given in this application form (and all documents referred and provided therewith) are true, correct, complete and up-to-date in all respects and I have not withheld any information. I understand that information given by me are required under the operational guidelines governing banking companies. I agree and undertake to provide any additional information/ documentation as and when required by Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank Limited ("HDFC Bank"/ "the Bank") or its authorized agents. The documents submitted along with this Application Form are genuine and the information provided in this Application Form is not in contravention of any Act, Rules, Regulations or any statute or legislation, or any notification, directions issued by any governmental or statutory authority from time to time. I hereby undertake to promptly inform Ebix Payment Services Private Limited (Business Correspondent of HDFC Bank), 2nd Floor, Manek Plaza, Kalina CST Road, Kolkalyan, Santacruz (East) Mumbai – 400098., of any changes in the information provided in this Application Form and agree and accept that Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank shall not be liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of information provided by me as also due to my non intimation/ delay in initiating such changes. I hereby agree to use the Card within Reserve Bank of India specified limit and for all transactions with prescribed merchants for the products/ services as mentioned by the merchant on the website and further agree not to use it for any unlawful purposes/ activities. I will neither abet nor be a party to any illegal/ criminal/ money laundering activities undertaken, using this Card. I agree and understand that Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank reserve the right to reject the application without providing any reason or reference to me. I agree and understand that HDFC Bank reserves the right to retain the application forms and the documents provided therewith including photographs and shall not return the same to me. I shall not hold Ebix Payment Services Pvt. Ltd. and/ or HDFC Bank responsible for furnishing of the processed information/ data/ products thereof to other Banks/ Financial Institutions/ Credit Providers/ any statutory and regulatory authority.

I/We hereby expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to the personal data and sensitive information about me/us, information, papers and data relating to KYC, credit information, and any other information whether about me/us or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"):

- i) To collect the Information from me and other physical or online sources including accessing the same from credit information companies, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my/our behalf for such accessing, collecting or verifying of the Information including using my/our log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me/us;
- ii) Process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
- iii) To store the Information for such period as may be required for contract, by law or for Bank's evidential and claims purposes, whichever is longer;
- iv) To share and disclose the Information to service providers, consultants, credit information companies, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent;
- v) Any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models & business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent.

I/We expressly agree to and subject me/us to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank.  
I/We expressly agree to the Bank and/or its affiliates for using the Information and for cross-selling to me/us their various products and services from time to time.

CUSTOMER SIGN

STAMP & SIGN OF THE OUTLET

**Acknowledgment**

Serial No:  Amount Received:

Date:  Outlet Code:

Outlet Name:  Location:  Outlet Signature/Stamp

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