

RuPay Platinum Debit Card - Concierge Service

Terms & Conditions

Definitions

- **"Card"** means RuPay Platinum Debit card issued by participating member banks of NPCI.
- **"Card Holder/s"** means such customer/s to whom a RuPay Platinum 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 Debit cards.
- **"Merchant"** means a person or entity which provides goods / services / benefits to the Card Holder 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 card holder set up by the Service Provider.
- **"RuPay Platinum Debit Card Scheme"** means a scheme offered by NPCI/Banks to RuPay Platinum Debit Card Holders.
- **"Standard Offer Terms and Conditions"** means Standard Terms and Conditions as prescribed under RuPay Platinum Debit Card Program for Value Added Services like Lounge Program, Concierge Service and/or Offers and Benefits listed from time to time.

Concierge Service Benefits:

As part of the membership of the RuPay Platinum Debit Card, Card Holder/s will have complimentary access to concierge services, which include information, reservations and referrals, through a dedicated network of global toll-free numbers. Some of the services provided by the Concierge are:

24*7 services with Hindi and English support

Services:

1. Golf Course Referral and Reservation Assistance
2. Car Rental and Limousine Referral and Reservation Assist
3. Hotel Referral and Reservation Assistance
4. Business Services
5. Flower and Gift Delivery Assistance
6. Courier Service Assistance
7. Dining Referral and Reservation Assistance
8. IT Return assessment and filing assistance
9. Investment Consultancy - Real Estate, Mutual Funds, Equity, Debts, F&Os
10. Insurance Consultancy - Life Insurance, General Insurance and Health Insurance

Obligations of NPCI under RuPay Platinum Debit Card Scheme

1.1. NPCI will use all reasonable endeavors to introduce Card Holder/s to suitable service professionals who are best suited to meet the Card Holder/s needs.

1.2. In the event of any complaint about Product / Service, the Card Holder/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 Card Holder/s as soon as reasonably practical solution is arrived at.

2. Service provider

2.1 NPCI will use all reasonable endeavors to ensure that the Service Providers are reputable companies offering quality and value to the Card Holder/s.

2.2. The contract for work to be carried out by the Service Provider is between Card Holder/s and the Service Provider. NPCI is not party to that contract.

2.3. Where communication is directly between the Card Holder/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 Card Holder/s. Where NPCI is communicating all the information about the Service Provider and arranging things on Card Holder/s behalf, NPCI will communicate all relevant terms and conditions and prices.

3. Other service professionals

3.1. 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. Card Holder/s obligations

4.1. Card Holder/s agree to use best endeavors to provide true, accurate, current and complete information when providing details for RuPay Platinum Debit card.

4.2. Card Holder/s agree not to impersonate any other person or entity or to use a false name not authorized to use by Card Holder/s.

5. Charges and payment

5.1 Card Holder/s agree to pay all charges reasonably levied by Service Providers, as notified at the time of booking.

5.2. 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 Card Holder/s behalf. These charges will always be agreed in advance with the Card Holder/s.

6. Confidentiality

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

6.2. Card Holder/s calls may be monitored or recorded for training and quality purposes.

7. Liability

7.1. When Card Holder/s instruct a Service Provider, Card Holder/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.

7.2. Subject to its obligations as per terms and conditions mentioned herein, NPCI accepts no responsibility for any loss, liability or cost incurred by Card Holder/s as a result of any act or omission by the Service Provider.

7.3. NPCI makes no warranty that the use of the service will be uninterrupted, timely or error free.

7.4. NPCI accepts no responsibility for any act or omission beyond its reasonable control.

8. Termination

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

9. Governing Law and Jurisdiction

9.1. This agreement is governed by and shall be construed in accordance with the Indian Law.

9.2. 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.

Terms of Usage for Customer Centre

Usage and Information:

- Usage of the Contact Centre services for obtaining information or using services is solely at the Card Holder/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, connectivity, 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.

Goods and Services

- Usage of the Contact Centre services for the procuring of any goods and services is solely at the Card Holder/s own risk.
- 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 Card Holder/s through the Contact Centre or Merchants.
- Any goods and services so procured by Card Holder/s will be solely a contractual arrangement between Card Holder/s and the relevant third party merchant providing such goods and services ("Merchant") and Card Holder/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 Card Holder/s from the Merchant, notwithstanding any involvement or assistance on the part of the Contact Centre in the procurement by Card Holder/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 Card Holder/s from the Merchant and all related requests, quotations, reservations, bookings thereof.