



Terms and Conditions

The Federal Bank MasterCard Gift Card ('Card') is issued to you by Federal Bank ('Bank'). The word 'you' denotes the Card purchaser or user.

"Card" or "Gift Card" refers to a MasterCard prepaid Card issued by Federal Bank to the Card Purchaser pursuant to the Purchaser filling the Gift Card Application Form and fulfillment of all other relevant terms and conditions as stipulated by the Bank from time to time.

"Cardholder(s)" shall mean such individuals to whom the Card has been delivered by the bank/ Card purchaser and who are authorized to hold and use the Card.

"Federal Bank" or "the Bank" shall mean The Federal Bank Limited, the owners of the Card, its successors, assigns and nominees / representatives.

"Contact Centre" shall mean the 24 hours Contact Centre of the Bank the service of which shall be available to all Card Members.

"Transactions" shall mean any instruction given by a Cardholder using a Card directly or indirectly to the Bank to effect a transaction.

INTERPRETATION:

- a) All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".
- b) Words importing any gender include the other gender.
- c) Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, reenactments or replacements for the time being in force.
- d) All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of the Terms.
- e) References to MasterCard regulations pertain to the guidelines issued by MasterCard to all the member banks of its network.

If you acquire the Card you will have a contract with the Federal Bank.

1. By signing on the back of the Card, or by using the Card, you agree to be bound by these Terms and Conditions. The Card must be signed by the Card User before use. If you are the Card Purchaser, you must notify these Terms and conditions to the User of the Card and ensure that the User read and understood the same. The Card remains the Bank's property.
2. The Card is a MasterCard Prepaid card that can be used for purchase of goods and services where MasterCard Prepaid cards are accepted for electronic transactions (excluding transactions at ATMs). The Card is not a credit card and nor is it linked to a deposit account with the Bank. Some merchants may choose not to accept MasterCard Prepaid cards.
3. The bank will allot a unique PIN number to this card which will allow you to access the account balance, mini statement through internet or any other mode as advised by the bank from time to time and also for payment using the gift card through internet.
4. The Card cannot be used on any ATM for any transaction. All transactions on ATM will be rejected. Charges may be levied for any transaction attempted on ATMs.
5. Federal Bank Gift Card cannot be reloaded.
6. All the fees / taxes / surcharges / service charges if any and all other levies related to the Card shall be borne by you.
7. Card activation will happen automatically (usually within 24 hours of Card purchase) for cards purchased from a branch of the Bank.
8. The Card cannot be used to make transactions that exceed the available balance. For such a transaction, you need to pay the difference by another method if the merchant agrees.
9. The Card is not reloadable. It is valid until the expiry date shown on the front of the Card and cannot be used after expiry. At expiry, the remaining available balance will be forfeited. The purchaser of the Card will be alerted 2 weeks before the date of expiry of the Card through SMS or email.
10. The Card cannot be used to obtain or redeem cash and cannot be used for making direct debit, recurring, or regular instalment payments. Authorisations may be declined at some merchants (such as gambling merchants).
11. In case of loss of card, the card account can be blocked either by you or the user of the card by calling up the Contact Centre & furnishing the required information for blocking the card. A replacement card would only be issued on the request of the purchaser of Card.
12. Re-issue of PIN shall be done on the request of the Purchaser and the same shall be sent to the communication address of the Purchaser.
13. The Cardholder will inform Federal Bank in writing within 15 days, if any irregularities or discrepancies exist in the transactions/ particulars of the Card Account on any Statement that is made available to the Cardholder. If Federal Bank does not receive any information to the contrary within 15 days Federal Bank may assume that the Statement and the transactions are correct.
14. You are solely responsible for protecting your Gift Card PIN number and any password given by The Bank for the use of the Facility. The Bank will not be liable for:
 - (a) any unauthorised use of the PIN, Gift card or any fraudulent, duplicate or erroneous instructions given by use of the PIN or Gift card;
 - (b) unauthorized access by any other person to any information / instructions given by the Customer or breach of confidentiality;
15. You are responsible for all transactions on the Card. If you notice any error relating to the Card, you should notify Cardholder Services immediately or provide contact number or mail to us at prepaidsupport@federalbank.co.in
16. If you have a problem with a purchase made with the card, or a dispute with a merchant, you must deal directly with the merchant involved.
17. The Bank may restrict or stop the use of the Card if suspicious activities are noticed
18. No fraud claims shall be entertained by the bank.
19. You are responsible for checking your transaction history online and knowing your available balance. You can check your balance at the Website (free of charge), or by phoning Cardholder Services on 1800-425-1199 or 1800-420-1199
20. Information will be disclosed to third parties about the Card, or transactions made with the Card, whenever allowed by law, required by law, and also where necessary to operate the Card and process transactions. A full privacy policy can be viewed at the Website.
21. The fees and charges levied for the Prepaid cards are available at Federal Bank web site www.federalbank.co.in
22. The Bank reserves the right to change these Terms and Conditions at any time. The most current version will always appear at the website.
23. The Gift card can either be cancelled or refunded only by the applicant purchaser.