



# Federal-Edge Credit Card Terms and Conditions

These Terms and Conditions govern the access and use of the Credit Card facility (“Edge-Federal Card”) issued by Federal Bank Limited (“Bank”) in partnership with its co-branding partner Amica Neo Marketing Private Limited (“ANMPL”) (“EdgeFederal Card Terms and Conditions” or “Terms”). The Cardholders can use the Edge Card on the Jupiter App (owned by Amica Financial Technologies Private Limited (“AFTPL”/“Jupiter”).

Please read these Terms carefully before availing of Edge-Federal Card. Availing of the Edge-Federal Card would mean acceptance of these Terms. These Terms are subject to changes from time to time and the updates shall be available on <https://jupiter.money/edge-card-mitc/>

These Terms are to be read in conjunction with, and not in derogation of the Edge-Federal Card’s MITC (*defined hereinafter*). To the extent the Edge-Federal Card Terms and Conditions, and MITC are inconsistent, these Terms shall prevail with respect to the Edge-Federal Card facilities. Nothing contained herein shall prejudice or affect the clauses of the MITC. Unless otherwise specified, the words and expressions used herein shall have the same meaning as in the MITC and these Terms. Bank and/or ANMPL may, to the maximum extent permitted by law and in its sole discretion, change, modify any of these Terms with prior notice of at least 30 (thirty days). The Cardholder would be deemed to have accepted these Terms in case they do not close the card within the aforementioned notice period.

## DEFINITIONS:

1. “Cardholder” means you who avail the Edge Federal Card facility on the Jupiter App and have been issued a Edge-Federal Card.
2. “Charges” shall mean such charges as are set out in paragraph XII hereof or mentioned anywhere in these Edge-Federal Card Terms and Conditions.
3. “Grace Period” shall mean the grace period as set out in the payment schedule.
4. “Jupiter App ” shall mean Jupiter mobile application owned by Amica Financial Technologies Private Limited.
5. “Merchant Establishment” means an establishment which honours the Edge Federal Card and shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers) and shall include establishments which honour the Edge-Federal Card for online transactions.
6. “Minimum Amount Due” or “MAD” means the minimum amount that a Cardholder must pay by the Payment Due Date to be eligible to be able to avail the benefits of the Edge-Federal Card. The Minimum Amount Due shall be as set out in the monthly Edge-Federal Card statement sent to the Cardholder by Jupiter.
7. “MITC” means the document containing the Most Important Terms and Conditions along with the schedule of charges applicable for the services offered on the Edge Federal Card (as provided in Annexure I herein). These charges are subject to changes at the sole discretion of the Bank. However, such changes in charges may be made only with prospective effect giving prior notice of 30 days to the Cardholder.
8. “Payment Due Date” shall mean the date as set out in the payment schedule.

9. “Principal” shall mean the amount as set out in the monthly EdgeFederal Card statement sent to the Cardholder by Jupiter.
10. “Total Amount Due” or “TAD” means the overall outstanding amount mentioned in the monthly Edge-Federal Card statement.

## UNDERTAKING

By agreeing to these Edge-Federal Card Terms and Conditions, you agree that you have read and understood, and agree to at all times, be bound by these Terms. In the event you hold a savings account with the Bank through the Jupiter App, these Terms are in addition to the Jupiter Terms and privacy policy of Jupiter you agreed to at the time of opening the savings account on the Jupiter App. To the extent the agreed Jupiter Terms and privacy policy are inconsistent with these Terms, the Terms shall prevail with respect to the Edge-Federal Card Service only. The Bank reserves the right to (1) ascertain the credit worthiness of the Applicant by obtaining credit bureau report and such other reports as it may deem necessary and (2) decline to issue a Card to any Applicant at its sole discretion. In the event your use of the Edge-Federal Card is suspended by Jupiter (as authorised by Bank) or the Bank for any reason whatsoever, then the services provided under these Terms provided by Jupiter shall stand terminated immediately without notice, and neither Jupiter, nor the Bank or its agents, affiliates, employees, directors or representatives, shall be liable for any (a) lost profits, loss of goodwill or opportunity, or special, indirect, incidental, punitive, or consequential damages of any kind whatsoever; (b) matter beyond its or their reasonable control, even if Jupiter has been advised of the possibility of any of the aforementioned damages.

## CARD SERVICES

Edge-Federal Card is the property of the Bank. The Edge-Federal Card is not transferable and its usage is subject to the terms and conditions mentioned herein and any additional conditions stipulated by the Bank from time to time.

1. Without prejudice to the liability of the Cardholder, Cardholder shall immediately pay all Charges on or before the Payment Due Date.
2. The Cardholder has the option to either (i) pay the Total Amount Due; or (ii) pay the Minimum Amount Due; on or before the Payment Due Date, as set out in the monthly Edge-Federal Card statement. The Cardholder also has the option to pay in excess of the Total Amount Due, provided such payment shall not be more than 50% in addition to the assigned credit limit.
3. In the event the Cardholder makes a purchase or withdraws cash in excess of the permitted limit or carries out a transaction on the EdgeFederal Card in excess of the limit permitted, Bank and/or its authorized service providers may decline the particular transaction, without any liability to the Cardholder or any third party.

## INTEREST CHARGES AND PAYMENTS

1. In the event the Cardholder chooses to pay the Minimum Amount Due or any amount that is less than the Total Amount Due by the Payment Due Date, an interest amount shall be levied on the total outstanding amount from the date of purchase, and on any fresh purchases that are performed subsequently, till the subsequent Payment Date at the rate as set out in the payment schedule below.
2. Late Payment Charges (at the rates set out in the schedule of fees and charges below) shall be applicable (on the Outstanding Amount Due) if the Minimum Amount Due has not been paid by the Cardholder on or before the Payment Due Date.

3. Any Minimum Amount Due or portion of the Total Amount Due that has been paid by the Cardholder shall cease to attract interest and/ or Late Payment Charges, if applicable, after the Payment Due Date if the same has been received by the Bank from the Cardholder, subject to these Terms stated herein.
4. In event the Cardholder fails to make the payment of Minimum Amount Due within the Grace Period, an interest amount shall be levied as provided under the payment schedule and the Cardholder shall not be entitled to redeem its rewards and further earnings of the rewards shall be stopped from such default date of end of the Grace Period.
5. If the Minimum Amount Due remains unpaid by the Cardholder for a period of 30 days or more but less than 60 days from the Payment Due Date, The Bank may decline any/all transactions initiated by the Cardholder on the Edge-Federal Card.
6. If the Minimum Amount Due is unpaid for a period of more than 60 days from the Payment Due Date, The Bank shall decline the debit transactions initiated by the Cardholder.
7. In the event the Cardholder does not pay Minimum Amount Due by the end of the Grace Period, the Bank shall be entitled to cancel the Edge-Federal Card, without any liability to the Cardholder.
8. The Cardholder agrees to pay all costs (including legal costs) incurred in collection of all dues, all charges incurred by bank for related and incidental matters including, charges for collection charges for any amount due and in the event of legal action initiated, all legal expenses and amount with interest.

## BILLING

1. The Cardholder shall be able to make the payment in any of the following way;
2. Auto-debit from their Federal Bank account. This auto-debit will be initiated at 10 AM on the payment due date
3. Bank transfer from their Federal Bank account
4. UPI payments (up to ₹2 lakh) from any VPA added to the Jupiter App
5. Via debit card and netbanking of any bank account using a unique payment link sent to the cardholder via SMS and email
6. Via payment on third party payment providers
7. All Cardholders shall be billed on a monthly basis for the use of EdgeFederal Card in accordance with the payment schedule. The billing cycles have been illustrated based on examples below-

<b>Cycle Duration</b>	<b>Statement Generation Date</b>	<b>Payment Due Date</b>	<b>3 Day Grace Period</b>	<b>Date from when interest shall be levied</b>	<b>Late Payment Charges</b>
1 <sup>st</sup> May - 31 <sup>st</sup> May	1 <sup>st</sup> June	15 <sup>th</sup> June	16 <sup>th</sup> to 18 <sup>th</sup> June	16 <sup>th</sup> June	Levied in next statement if minimum amount due is not paid by 18 <sup>th</sup> of June (11:59 PM)

6 <sup>th</sup> May to 5 <sup>th</sup> June	6 <sup>th</sup> June	20 <sup>th</sup> June	21 <sup>st</sup> to 23 <sup>th</sup> June	21 <sup>th</sup> June	Levied in next statement if minimum amount due is not paid by 23rd June (11:59 PM)
11 <sup>th</sup> May to 10 <sup>th</sup> June	11 <sup>th</sup> June	25 <sup>th</sup> June	26 <sup>th</sup> to 28 <sup>th</sup> June	26 <sup>th</sup> June	Levied in next statement if minimum amount due is not paid by 28th June (11:59 PM)
19 <sup>th</sup> May to 18 <sup>th</sup> June	19 <sup>th</sup> June	3 <sup>rd</sup> July	4 <sup>th</sup> to 6 <sup>th</sup> July	4 <sup>th</sup> July	Levied in next statement if minimum amount due is not paid by 6th July (11:59 PM)
21 <sup>st</sup> May to 20 <sup>th</sup> June	21 <sup>st</sup> June	5 <sup>th</sup> July	6 <sup>th</sup> to 8 <sup>th</sup> July	6 <sup>th</sup> July	Levied in next statement if minimum amount due is not paid by 8th July (11:59 PM)
26 <sup>th</sup> May to 25 <sup>th</sup> June	26 <sup>th</sup> June	10 <sup>th</sup> July	11 <sup>th</sup> to 13 <sup>th</sup> July	11 <sup>th</sup> July	Levied in next statement if minimum amount due is not paid by 13th July (11:59 PM)

8. Cardholders may, once, at any point of time be entitled to modify their billing cycle. Once the Cardholder opts to modify its billing cycle, the new billing cycle shall be effected after the completion of the current billing cycle and the appropriate adjustments shall be made in the next billing cycle of the Cardholder. The change in billing cycle shall be communicated to the Cardholder, once in effect.

## CARD ACTIVATION

1. The Cardholder shall have the option enable online transactions (domestic or international) on the Edge-Federal Card at the time of activation of the Edge-Federal Card.
2. If the Cardholder fails to enable the Edge-Federal Card for either domestic or international online transactions within a period of 30 days from the date of activation, the Cardholder shall be required to re-authenticate the same by one-time password authentication.
3. If the Cardholder fails to enter the one-time password within a period of 7 days from the date of its generation, the Edge-Federal Card shall be cancelled, as per the discretion of the Bank..
4. The Cardholder shall be entitled to enable the Edge-Federal Card for use at domestic and/ or international POS, domestic ATM and domestic contactless payments in the following ways on the Jupiter App:
5. Cardholders may scan the QR code on their welcome kit, which will lead the Cardholder to a deep link on the Jupiter App and the same can be enabled on the Jupiter App; or
6. Subsequent to the successful delivery of the Edge-Federal Card, the Cardholder may select the in-app option to enable the POS, ATM and Contactless payment options after following the stipulated authentication flow
7. The Cardholder shall be able to enable different modes of point of service, ATM withdrawal, contactless payment and online transactions for both domestic and international transactions on the Jupiter App.

8. The Cardholder shall be able to access the Jupiter App using facial identification or a mobile banking personal identification number (MPIN) or any other identification method as specified by Jupiter.
9. The Cardholder shall be required to create a Personal Identification Number (PIN) in order to use the Edge-Federal Card. The Cardholder can reset their PIN by creating and verifying a new PIN.

## DELIVERY OF PHYSICAL CARD

1. It shall not be mandatory for the Cardholder to use the physical EdgeFederal Card to use the Edge-Federal Card facilities.
2. In event, Cardholder desires to have a physical Edge-Federal Card, the Cardholder can place a request for the physical Edge-Federal Card which shall be delivered to the address registered with Jupiter at the time of ordering the Edge-Federal Card.

## BLOCK / FREEZE/ SLEEP MODE

1. If the Edge-Federal Card is lost, damaged, stolen or if the Cardholder wishes to block the Edge-Federal Card for any reason, the Cardholder can do so on the Jupiter App or via IVR, along with specifying the reasons for the blocking, and may decide to accept the blocking request of the Cardholder.
2. The Cardholder agrees that once the Edge-Federal Card is blocked, it cannot be unblocked and a new card will have to be re-issued.
3. The Cardholder may freeze the Edge-Federal Card which shall temporarily block any card transactions until the control is switched off on the Jupiter App.

4. Cardholder may enable Sleep Mode on the Jupiter App which shall block the transactions for a selected time range in the day.

## RE-ISSUE OF CARD

1. The Cardholder may request Jupiter, as authorised by the Bank, to reissue the Edge-Federal Card card in case of any reason mentioned above.
2. In event there is any outstanding amount payable, the Cardholder will be required to clear the outstanding dues before the Edge-Federal Card can be reissued.
3. In the event the Edge-Federal Card has been blocked by the Bank , as authorised by the Bank, on account of fraud, Jupiter will communicate the same to the Cardholder and the Cardholder may contact Jupiter Support to re-issue the Edge-Federal Card. In case, there are outstanding dues payable by the Cardholder, and the card has been blocked by Bank and/or Jupiter on account of fraud, the Cardholder will be first required to clear the dues.

## SETTING DAILY LIMITS

The Cardholder shall be entitled to set limit for point of service, ATM cash withdrawal, online transactions and contactless payments on the Jupiter App which shall not exceed the Maximum Limit as specified herein below for the following:

<b>Channel</b>	<b>Max Limit (INR)</b>	<b>Default Limit (INR)</b>
<b>POS</b>	5,00,000	5,00,000
<b>Online Transactions</b>	5,00,000	5,00,000

<b>ATM Cash Withdrawal</b>	Cash limit i.e. 20% of credit limit	Cash limit i.e. 20% of credit limit
<b>Contactless payments</b>	5,00,000	5,00,000 (Any transactions above 5000 shall be required to be authenticated via one-time password)

## CLOSURE OF EDGE-FEDERAL CARD

1. The Cardholder may choose to close the Edge-Federal Card after providing a reason for cancellation on the Jupiter App. Closure requests will be accepted, provided that all the outstanding dues, if any are paid prior to closure of the Edge-Federal Card.
2. The Cardholder agrees and acknowledges that once the card is closed it cannot be reissued and the Cardholder shall have to apply for a new Edge-Federal Card.
3. If the Cardholder fails to enable the Edge-Federal Card for either domestic or international online transactions within a period of 30 days from the date of activation, the Cardholder shall be required to re-authenticate the same by one-time password authentication. Moreover, if the Cardholder fails to enter the one-time password within a period of 7 days from the date of its generation, the EdgeFederal Card shall be cancelled, as per the discretion of the Bank and/or Jupiter.

## REWARDS PROGRAMME

1. You will automatically receive 2 Jewels on every ₹100 spent on qualified Edge-Federal Card transaction (minimum transaction amount is ₹100). These rewards come with your card and require no additional subscription fee.

You can earn a maximum of 15000 Jewels per billing cycle.

2. Redemption value of Jewels in cash is as per 5 Jewels = ₹1
3. You can avail 10 Jewels on every ₹100 spent on qualified Edge-Federal Card transaction (on minimum transaction amount of ₹100) on merchants belonging to the category of your choice. You can earn upto 15,000 Jewels per billing cycle depending on the type of booster pack purchased.
4. Category merchants eligibility is solely dependent on the Merchant Category Code (MCC) provided by the Card Network
5. Subject to your acceptance of terms and conditions of the digital gold, Jewels may be redeemed as digital gold on the Jupiter App or as Cash in your Federal Bank account.
6. Earning and Redemption of Jewels earned for Edge- Federal Card is dependent on the payment of the Minimum Amount Due for your latest bill. If the minimum amount due is not paid, any Jewels earned in the cycle will be locked for redemption. Moreover, earning of Jewels will be paused till the time the minimum amount due is paid in full
7. Jewels which have been credited or debited to or from your EdgeFederal Card account shall be reflected on the Jupiter app. You can also view the Jewels accumulated by you on the Jupiter app.
8. AFTPL as authorised by the Bank reserves the right to wholly or partly modify the Edge- Federal Card Rewards Programme. The reward points, conversion rate, withdrawal of Jewels awarded may be modified from time to time.

9. In case the Edge- Federal Card Rewards Programme comes in conflict with any rule, regulation or order or any statutory authority, then the rewards programme may be modified or cancelled to give effect to said requirements.
10. Jewels do not expire and have lifetime validity, except in circumstances detailed below:
  - a. If the Edge- Federal Card is not used for more than 365 days, the accrued Jewels will be nullified.
  - b. If the user doesn't pay their outstanding dues for 90 days, any Jewels accrued will lapse.
  - c. AFTPL as authorised by Bank reserves the right to cancel or suspend the accrued Jewels if the Edge- Federal Card account is in arrears, suspension or default or if the Edge- Federal Credit Card account is or is reasonably suspected to be operated fraudulently.
  - d. In case of Cardholder's death, the Jewels earned but not redeemed at that time will be forfeited.
  - e. If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your Edge- Federal Credit Card account. In such instances, the Jewels accrued on those transactions will be reduced from the overall Jewels balance.
  - f. On closure/termination of Edge- Federal Cardholdership, any Jewels pending to be claimed in the Cardholder's account will be forfeited.
  - g. AFTPL as authorised by the Bank will not be held responsible if any supplier of products / services offered to you withdraws, cancels, alters or amends those products / services.
  - h. AFTPL as authorised by the Bank makes no warranties for the quality of products / services provided by the merchant establishments participating in the Jupiter Edge- Federal Rewards

## Programme

i. Jewels are not awarded for certain merchant categories classified under the following Merchant Category Code (“MCC”) as stipulated by the Bank’s network partners. This list is as follows-

MCC	MCC description
5816	Digital Goods: Games
5933	Pawn shops
5935	Wrecking and salvage yards
6010	Financial institutions manual cash disbursements
6011	Financial institutions automated cash disbursements
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Securities brokers and dealers
6540	Non-Financial Institutions – Stored Value Card Purchase/Load

7995	Betting, including lottery tickets, casino gaming chips, off-track betting and wagers at race tracks
8651	Political organizations
8661	Religious Organisations
9211	Court costs, including alimony and child support
9223	Bail and bond payments
7800	Government-Owned Lotteries
7801	Government-Licensed On-Line Casinos (On-Line Gambling)
7802	Government-Licensed Horse/Dog Racing
9222	Fines
4829	Money Transfer
6513	Real Estate Agents and Managers
5983	Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum

The Bank can block earning of Jewels on any merchant if there is a reasonable suspicion of fraud.

## LOUNGE ACCESS

You can avail 1 domestic lounge access every 3 months. The lounge access will be rewarded basis the following terms & conditions 1. On minimum eligible spends of ₹90,000 in the last 3 months

2. Voucher for lounge access will be sent on the registered mobile number and email id.
3. Voucher can be redeemed at any of the eligible domestic lounges
4. Voucher will be valid for 3 months from the date of issuance

## FEES AND CHARGES

1. An Annual Fee of ₹999 shall be applicable on the Edge-Federal Card which shall be added to the Cardholder's statement from the second month onwards. The Edge-Federal Card shall be renewed automatically unless the Cardholder has closed the same in the manner as provided in these Terms. A Fee of ₹249 shall be applicable for replacement of the physical Edge-Federal Card which shall be added to the Cardholder's statement for the next cycle after the replacement request has been accepted. Requests for replacement

once placed cannot be cancelled and the fee shall not be reversed.

2. A one-time fee shall be applicable on the selected rewards pack which shall be added to the Cardholder's statement for the next cycle.
3. All statutory taxes, Goods and Services Tax (GST), and other taxes (of any description whatsoever) as may be levied from time to time by the Government or other authority in respect of or in connection with the Edge-Federal Card shall be levied from the Cardholder.

## COLLECTION OF DUES

1. Cardholder agrees that upon failing to make the payment when due, the Bank shall, without prejudice, exercise all or any of its rights and remedies available to it in these Terms, the MITC and/or applicable laws.
2. If the Cardholder does not pay at least the Minimum Amount Due 3 days beyond the Payment Due Date, the Cardholder will be reported as delinquent by the Bank to the Credit Information Companies (CICs) authorised by the RBI. Non-payment of Minimum Amount Due may also lead to discontinuation of Edge-Federal Card services.
3. Once reported to the Credit Information Companies (CICs), there is no withdrawal of the report. However, if dues are settled by you, this information will be provided to the Bank for sharing with Credit Information Companies (CICs) in the subsequent month.
4. In the event of a default, you will be sent reminders by either post, telephone, email, SMS for settlement of any outstanding dues. If no response is received from you via regular channels, third parties may be engaged to remind, follow up and collect dues.

5. A message may be left with your spouse / parent / other direct adult family member / secretary / accountant / other colleague, as available, at your residence / office / phone. Any such third party appointed shall adhere fully to the code of conduct on debt collection.

## MANAGE CARD TOKENS

Cardholders can view all their saved card tokens. Option to Suspend, Resume and Delete Tokens also exists.

## LIABILITY

Without prejudice to the remedies available to the Bank and/ or Jupiter and these Terms, the Bank and/ or Jupiter as authorized by the Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of:

1. any defect in any goods or services supplied;
2. the refusal of any person/ Merchant Establishment to honour or accept the Edge-Federal Card;
3. the malfunction of any computer terminal;
4. the giving of transaction instruction by any person other than by a Cardholder;
5. handing over of your Edge-Federal Card by you to anybody other than the Bank and/ or its representatives;
6. The Bank and/ or Jupiter as authorized by the Bank exercising its right to demand and procure the surrender of the Edge-Federal Card prior to the expiry date stated on the Edge-Federal Card;

7. Bank and/ or exercising its right to terminate any Edge-Federal Card and the corresponding Card Account; or
8. any injury to your credit character and reputation alleged to have been caused by the repossession of the Edge-Federal Card and/or, any request for its return or the refusal of any Merchant Establishment to honour or accept the Edge-Federal Card.

You acknowledge that the facility of receiving alerts on the registered mobile phone number or email provided by you while applying for the Edge-Federal Card, is dependent on the infrastructure, connectivity and services to be provided by service providers engaged by the Bank and/ or Jupiter as authorized by the Bank or otherwise.

The Cardholder accepts that timelines, accuracy and readability of alerts sent by Jupiter as authorized by the Bank will depend on factors affecting other service providers engaged by Jupiter as authorized by the Bank or otherwise. Jupiter as authorized by the Bank shall not be liable for non-delivery or delayed delivery of alerts, error, loss or distortion in transmission of alerts to you.

Bank shall be responsible for direct losses incurred by you due to a system failure or malfunction within Bank's control. However, our responsibility for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to applicable laws for the time being in force.

## DISCLOSURES

1. The Bank will share credit information including but not limited to the current balance, loans / EMI facilities linked to the Edge-Federal Card  
(if applicable and/or availed of), balance outstanding on the Edge-

Federal Card / loan, payment history etc. with Credit Information Companies (CICs) authorised by RBI, as per the Credit Information Companies (Regulation) Act, 2005.

2. Banks have all responsibility for adherence to all regulatory rules, directions, and guidelines including guidelines on outsourcing of financial services by banks or NBFCs issued by the RBI. Jupiter under the authorization of the Bank does not provide any services in contravention of the guideline on outsourcing of financial services by Banks issued by the RBI.
3. Transaction alerts received may not be assumed as a confirmation of transaction completion.
4. If you do not wish to receive any marketing calls from Jupiter for other products, you can register your request by sending us an email on [support@jupiter.money](mailto:support@jupiter.money) as well as opt-out from promotional/marketing emails via the unsubscribe link which will be provided in such emails.
5. You will continue to receive communications about transactions and core features of Edge-Federal Card.

## QUALITY OF GOODS AND SERVICES

1. The Bank and/ or Jupiter as authorized by the Bank shall not, in any way, be responsible for merchandise, merchandise warranty or services purchased, or availed by you from Merchant Establishments, including on account of delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods by you.

2. Edge-Federal Card is purely a facility to you to purchase goods and/or avail of services, and the Bank and/ or Jupiter holds out no warranty or makes no representation about quality, delivery or otherwise of the merchandise.
3. Any dispute or claim regarding the merchandise or service must be resolved by you directly with the Merchant Establishment. The existence of the claim or dispute shall not relieve you of your obligation to pay all the Charges to the Bank and you agree to pay such charges promptly.

## CREDIT TRANSACTIONS

1. A debit for a purchase and a subsequent credit for cancellation of goods / services are considered to be two separate transactions. You must pay for the purchase transaction as it appears in the Edge-Federal Card statement to avoid any additional charges being levied.
2. On cancellation, the refund will only be credited to the Card Account (less cancellation charges) as and when received by Jupiter as authorized by the Bank. If the credit is not posted to the Card Account within a period of 30 days, you can notify Jupiter via email or phone.
3. The cardholder must pay for the transactions billed in the EdgeFederal Card statement to avoid any additional charges being levied. However, if they receive any incoming transactions (refunds, reversals, waivers or chargebacks) before having cleared the bill, these transactions will first offset the total amount due of the last statement.
4. If there is no billed amount due, this amount will be adjusted against their current outstanding. If there are no outstanding dues on the card, we will adjust incoming transactions only up to ₹5000 or 1% of the cardholder's Credit

Limit (whichever is lower), and any excess balance will be refunded to their specified bank account.

## TRANSACTIONS MADE IN FOREIGN COUNTRY/CURRENCY

1. When using your Edge-Federal Card abroad, you agree to use it strictly in accordance with the relevant exchange control regulations, issued and as amended by RBI from time to time.
2. In the event you exceed your entitlements as per the exchange control guidelines of RBI, you shall bring the same to the notice of Jupiter as authorized by the Bank via email. If the passport is required to be endorsed for any such charges incurred as stipulated by RBI, the onus of getting the passport endorsed shall lie entirely on the Cardholder..
3. In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI, the Cardholder shall be liable for any action under the Foreign Exchange Management Act, 1999 as amended from time to time, and be debarred from the credit card facility either at the Bank's and/ or Jupiter's (as authorised by the Bank) instance or by RBI.
4. The Bank and/ or Jupiter as authorized by the Bank shall be under no liability in respect of any loss or damage arising directly or indirectly out of decline of a charge because of exceeding foreign exchange entitlements as prescribed by RBI guidelines issued from time to time,

on the Bank and/ or Jupiter as authorized by the Bank becoming aware of you exceeding your entitlements.

5. If a transaction is made in a currency other than Indian Rupees, that transaction will be converted into Indian Rupees and shown in your Statement. The conversion will take place on the date the transaction is settled with the Bank, which may not be the same date on which the transaction was done.
6. If the transaction is not in US Dollars (USD), the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees (INR), at the rate provided by VISA on the settlement date. On this amount, a forex markup fee will be levied.
7. A forex markup fee will also be levied in case of an Indian Rupee (INR) transaction done at a merchant or payment gateway that is based out of India.

## ARBITRATION AND RESOLUTION OF DISPUTES

1. Any requisition received from a Merchant Establishment by Jupiter as authorized by the Bank for payment shall be conclusive proof that the Charges were properly incurred by cardholders, unless the EdgeFederal Card is lost, stolen or fraudulently misused and the same is reported as provided in Clause VIII above - which they would need to prove.
2. Cardholder's signature on any charges slips or authentication of the transaction by input of their Edge-Federal Card PIN, Jupiter App PIN, One-Time-Password (OTP) sent on their registered mobile

number/email address or the gesture of swiping the transaction confirmation notification i.e. Swipe to Pay, or use of Visa Safe Click/One-Click process defined by Visa shall be conclusive evidence of the liability incurred by them.

3. In case of any facility availed of through Customer Care or the Jupiter App by using the Edge-Federal Card PIN, Jupiter App PIN or Cardholder ID will be conclusive proof that the cardholder has affected the transaction. The Bank and/ or Jupiter as authorized by the Bank shall not be required to ensure that cardholders have received the purchased goods or services.
4. In the event cardholders disagree with a Charge indicated in the Statement, please let Jupiter know within 30 days of receipt of the Statement, failing which it would be assumed that all Charges indicated in the Statement are in order.
5. All disputes, differences and / or claim or questions arising out of these presents, or in any way touching or concerning the same, or as to constructions, meaning or effect thereof, or as to the right, obligations and liabilities of the parties hereunder shall be referred to and settled by arbitration, to be held in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or any statutory amendments thereof, of a sole arbitrator jointly appointed by you and Jupiter, and in the event of death, unwillingness, refusal, neglect, inability or incapability of a person so appointed to act as an arbitrator, the parties shall collectively on good faith basis appoint another arbitrator. The arbitrator shall not be required to give any reasons for the award, and the award of the arbitrator shall be final and binding on all parties concerned. The arbitration proceedings shall be held in Mumbai.

## SETTLEMENT OF DISPUTES

All disputes are subject to the exclusive jurisdiction of the competent courts in Mumbai, India, and shall be governed by the laws of India. Any arbitration proceeding hereunder shall be conducted on a confidential basis. Each Party shall cooperate in good faith to expedite (to the maximum extent practicable) the conduct of any arbitral proceedings commenced.