

## **Collection Hub - Terms and Conditions**

### 1. Definitions

In this terms and conditions (hereinafter referred to as “Terms and Conditions”), the following words and phrases have the meaning stated hereunder unless indicated otherwise:

- a. “Federal Bank” refers to The Federal Bank Limited, a company within the meaning of Companies Act, 2013 and having its Registered Office at Federal Towers, Aluva, Kerala.
- b. “Account” shall mean bank account of the Client with Federal Bank which is designated as an eligible account by Federal Bank for the purposes of this Facility.
- c. “Virtual Account” shall mean the virtual account created under this Facility and mapped to the Account of Client for the Client to identify the payments from his/her Customers
- d. “Virtual Account Number” refers to the unique number with a max of 34 characters mapped to the Account which shall either be
  - (i) solely the Client code or
  - (ii) a combination of the Client code and allowed characters or
  - (iii) a combination of the Client code and the Sub code or
  - (iv) a combination of the Client code, Sub code and allowed characters or
  - (v) a combination of the Client code and Remitter code or
  - (vi) a combination of the Client code, Sub code, and Remitter Code
- e. “Application” shall mean the E-collection application prescribed by Federal Bank for availing the Facility.
- f. “Client” shall mean any Person (as approved by Federal Bank) opening an Account with Federal Bank, and requesting for availing the Facility through an Application.
- g. “Person” shall mean and include company or corporation, trust, partnership firm and any other association of persons whether registered or not.
- h. “Channels” shall mean, e-mail, branches, APIs, Network Connection web interface of Federal Bank or interface installed at the Client's server including the H2H Client Server or other electronic communication method permitted by Federal Bank through which the Client or the Client Bank may supply/make available the requests for creation of virtual accounts, the details of its own customers and other instructions for the Collection services.
- i. “Instrument” shall mean any electronic payment instruction initiated through RTGS, NEFT, IMPS or IFT by the Customers.
- j. “Electronic Fund Transfer” shall mean any mode of electronic fund transfer recognized by RBI including but not limited to RTGS, NEFT, IMPS and IFT.
- k. “IFT” refers to fund transfer from and to accounts of the Federal Bank.
- l. “Remitter” or “Customer” shall mean the customer of the Client from whom the Client received funds in his/her account against services provided by the Client to the Customer.
- m. “Client Code” refers to the unique code allotted by Federal Bank to the client for the purpose of availing the Facility. The Client Code may be between 6-9 Alpha-numeric characters.
- n. “Sub code” refers to the unique code that shall be allocated to an Account for the purpose of Hierarchy Pooling.
- o. “Hierarchy Pooling” refers to a mode of credit settlement to the relevant Account(s) basis the corresponding Sub code.
- p. “Remitter code” refers to the unique number allotted to each Customer by the Client as per his/her use case agreed between the Client and Federal Bank.
- q. “Facility/ Facilities” (or) “Service(s)” shall mean the virtual account facility and any other connected services, offered by Federal Bank to the Client.

- r. "Business Validation" shall mean the checks, provided by Federal Bank and opted by the Client, to be performed on the inward Electronic Fund Transfer/IFT under this Facility.
- s. "IFSC" or Indian Financial System Code" shall mean the eleven digit alpha-numeric code recognized by RBI, which identifies a particular branch of a bank participating in electronic payment system.
- t. "Inward File" shall mean the Instrument received by Federal Bank from the Remitter/Customer through Electronic Fund Transfer or IFT.
- u. "Website" refers to the website owned, established and maintained by Federal Bank at the URL 'www.federalbank.co.in'.

Words or expressions used in these Terms and Conditions, but not specifically defined herein shall have the respective meanings assigned to them by Federal Bank from time to time.

All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation". Words importing any gender include the other gender. Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.

2. Application form:

The Client shall make an Application to Federal Bank for use of the Facility. Federal Bank shall be entitled at its sole discretion to accept or reject any Application as may be submitted by the Client. By applying for or availing of the Facility, the Client acknowledges as having read, understood and accepted these Terms and Conditions.

3. Services

- a. Federal Bank shall act, as a banker to the Client for the purpose of crediting funds received towards a Virtual Account number to the Account of the Client.
- b. The Client may send the details of the Customer(s) (including Customer name, Customer Code and such other details as may be required by Federal Bank), to Federal Bank in an electronic or physical form at such designated email addresses and/or the mailing address as may be notified by Federal Bank to the Client from time to time if the Client wishes Federal Bank to validate the inward Electronic Fund Transfer/IFT/ transactions received under the Facility. In the event Federal Bank requires the details in an electronic form to be followed by a physical copy, the Client shall promptly send such physical copy of the details to Federal Bank upon Federal Bank's request.
- c. API Integration: The Bank may, at its discretion, offer the Facility through an Application Programming Interface ("API") integration, enabling the Client to electronically submit details of Customers as per Clause 3(b) and retrieve reconciled payment information. The Client shall execute any additional agreements, integration documents, or technical specifications as may be prescribed by the Bank from time to time for enabling API-based access. The Client shall be solely responsible for ensuring the integrity, security, and confidentiality of its systems, APIs, and related infrastructure used to connect to the Bank's systems. The Client shall implement appropriate access controls and encryption as per industry standards. The Bank shall not be liable for any delay, disruption, loss, or data corruption arising due to (i) faults or vulnerabilities in the Client's API system, (ii) incorrect or unauthorized data submissions through the API, or (iii) any downtime or breach of the Client's network or third-party service providers. The Bank may, with prior notice to the Client, suspend API access for maintenance, upgrades, or security-related reasons. Emergency suspension may be undertaken without prior notice in the event of suspected breach, misuse, or threat to the Bank's systems. The Client shall not reverse-engineer, modify, or misuse the Bank's API specifications, and shall use the API only for the limited purpose of availing the Facility. The Client shall immediately inform the Bank in writing upon detection of any unauthorized access, data breach, or compromise of API credentials or access tokens.

- d. The details provided by the Client to Federal Bank shall be registered with Federal Bank for the purpose of provision of the Facility.
- e. The Client need not send the details of his Remitter/Customer to Federal Bank if he does not wish Federal Bank to validate inward Electronic Fund Transfer/IFT transactions.
- f. Federal Bank shall not be liable for any loss or damage which may arise as a result of the Client furnishing incorrect details of the Customer(s) or any other necessary details of whatsoever nature to Federal Bank which details shall be used by Federal Bank to credit money/funds in the Account of the Client. The Client shall ensure that there is no duplication of the Remitter code for any two Customers in the data submitted by the Client to Federal Bank for the purpose of availing the Services, failing which the Client shall bear all consequences which may arise thereafter.
- g. The Client shall ensure that the Customer is provided with all of the following details (i) the Indian financial system code, and ii) Virtual Account Number. The Customer shall in turn ensure that the Customer / such third party, as the case may be, suitably incorporates these details in the Inward File while transferring funds through Electronic Fund Transfer. The Client acknowledges that Federal Bank shall solely rely on the Virtual Account Number and/or IFSC as mentioned on the Inward File for processing the transaction and crediting the Account and shall not be liable for any loss suffered by the Client /Customers due to the processing of transactions by Federal Bank on the basis of such details. The Client agrees that in case of a discrepancy in the Virtual Account Number, IFSC and other information mentioned in the Inward File and the details registered with Federal Bank, Federal Bank shall have the absolute discretion to reject the transaction or process the same based on its judgment and the Client shall not hold Federal Bank liable for any consequences which may arise based on the aforesaid decision of Federal Bank.
- h. The Client acknowledges that Federal Bank shall solely rely on the Virtual Account Number and IFSC mentioned in the Inward File for the purpose of identifying the Customers who shall send the money/funds to the Client and thereafter for providing MIS to the Client.
- i. Federal Bank may process the transaction and credit the account solely on the basis of the Client code only in case the Client has not opted for any validations on the inward RTGS/NEFT/IMPS and IFT transactions.
- j. The Client hereby unconditionally and irrevocably authorizes Federal Bank to reverse any credit entry in the Account, if the same has been wrongly credited to the Account or paid to the Client or any person on behalf of the Client.
- k. The Client shall not hold Federal Bank liable in any manner for any actions taken by Federal Bank in accordance with these Terms and Conditions.
- l. The Client shall not deal in any virtual / digital / Crypto currencies and that the Facility will not be used for collections from or in relation to any transaction related to virtual / digital / Crypto currencies. The Client agrees and accept that Federal Bank may take necessary actions as per their internal policies or as per instructions of RBI / any other regulator or government agency in this regard, as the case may be, in the event of noncompliance with this term.
- m. The Client shall assign Sub code(s) to its Account(s) and fill the same in the Application form for obtaining Hierarchy Pooling.
- n. Federal Bank shall not be responsible for any error in incorrect receipt of credits in the Account(s) pursuant to the Client availing Hierarchy Pooling.
- o. It will be the duty of the Client to verify the amounts credited into the Account(s) linked to the Hierarchy Code(s). Federal Bank shall not be liable for carrying out any reconciliation of the amounts credited into the Account.

#### 4. Fund Flow, Validation Failures, Refund Handling

- i. In case of Business Validation failure of any incoming Electronic Fund Transfer/IFT under this Facility, the treatment of funds shall be determined by the preference recorded at the time of Client onboarding:
    - a. Auto-Return Option: If the Client opts for automatic return of Business Validation failed inward Electronic Fund Transfer/IFT under this Facility, the funds shall be returned to the Remitter's account immediately upon failure of Business Validation .
    - b. Credit Despite Business Validation Failure: If the Client opts to receive funds to his/her another Account or same Account of Business Validation failed inward Electronic Fund Transfer/IFT under this Facility, the Bank shall credit the funds to the Account opted by the Client at the time of Onboarding on this Facility. The Client shall assume full responsibility and liability for any action taken post such credit, including reconciliation or refund to the Remitter.
  - ii. In case funds are credited to the Client's account after Business Validation failure, the refund to the end-customer shall be governed solely by the Client's internal refund policy, procedures, and discretion. The Bank shall have no obligation to initiate or process such refunds, nor to communicate with the end-customer on any matter pertaining to refund, status, timelines, or reconciliation under this Facility.
  - iii. The Bank shall not be liable for any loss, claim, charge, or liability arising from the Client's refund or reconciliation practices. The Bank shall not entertain any refund request or complaints directly from the end-customer unless required under applicable laws. The Client agrees and undertakes to indemnify the Bank against any claims or losses arising from the Client's refund actions or inactions.
5. Signatories

The Client shall, from time to time, furnish to Federal Bank, the specimen signatures of its authorised representatives who are authorised to furnish details to Federal Bank and/ or give instructions to Federal Bank in relation to the Facility. The Client may update the authorized signatories by providing prior notice to the Federal Bank of the same, along with specimen signatures of the new signatories, and such other documents, as may be required by the Federal Bank.
6. Data Protection and Customer Consent
  - a. The Client shall assume full responsibility for ensuring that the collection, storage, and sharing of Customer data with the Federal Bank complies with applicable data protection laws including but not limited to the Information Technology Act, 2000 and the Digital Personal Data Protection Act, 2023 (as and when it comes into force).
  - b. The Client shall obtain and maintain explicit, informed consent from its Customers authorizing the Federal Bank to process their personal/payment data solely for the purpose of operating the Facility and sharing reconciled payment data with the Client.
  - c. The Client shall indemnify and hold harmless the Federal Bank from any third-party claims, fines, penalties, or losses arising out of the Client's failure to obtain Customer consent or breach of applicable data protection obligations.
7. Representations and Warranties

The Client represents to Federal Bank that:

  - a. The Client has full power to perform its obligations in accordance with these Terms and Conditions and has taken all necessary action, including all internal and corporate approvals, for execution of the Application and availing of the Facility.
  - b. Availing of the Facility from Federal Bank does not or shall not violate or conflict with any law applicable governing the Client and/or any regulatory requirements, any provision of the Client's constitutional documents, any order or judgment of any court or other agency of government applicable to it or any of its assets or terms of any contract binding on or affecting it or any of its

assets. Provided that the Client shall intimate Federal Bank of any change in any regulatory requirements, the effect of which may be to restrict or prohibit the provision of the Facility.

- c. The Client shall be responsible for complying with all applicable laws and regulations (including guidelines issued by Reserve Bank of India from time to time) in connection with the Facility.
- d. The Client shall be solely responsible for any acts, errors, omission or fraud on the part of its employees or agents.
- e. The Client hereby irrevocably agrees to and consents that Federal Bank may disclose at any time and share with or in any manner make available to any agencies, bureaus, Affiliates, firms, associations, corporate bodies, banks, financial institutions and other persons any information about the Client where such disclosure is necessary under law or where there is a duty to the public to disclose such information or where the interest of Federal Bank requires such disclosure. Additionally, Federal Bank may disclose such personal and financial information about the Client that is in the public domain.
- f. The Client further agrees that in case the Client commits default in the repayment of any dues that may arise as a result of the Facility provided by Federal Bank or interest there on or any of the amounts that may be due to Federal Bank or any costs, charges and expenses incurred by Federal Bank on the Client's account, Federal Bank and/or RBI and/or Credit Information Bureau (India) Ltd will have an unqualified right to disclose or publish the Client's name (including the name of the directors) as defaulter in such manner and through such medium as Federal Bank and/or the RBI and/or Credit Information Bureau (India) Ltd in their absolute discretion may think fit.
- g. The Client agrees and undertakes to duly comply with its obligations in terms of the processes as detailed in Application Form for e-collections sent to Federal Bank, and to duly remit the payments for the Services rendered by Federal Bank.
- h. The Client shall be solely responsible for completing the KYC requirements with respect to the Customer (s) receiving funds through Electronic Fund Transfer.
- i. The Client agrees and confirm to verify and check all the details provided by Federal Bank in the Management Information System ("MIS") shared via mail, APIs, H2H, Dashboard as opted by the Client, including but not limited to the Client Code and Unique Transaction Reference Number ("UTRN"). The Client confirms that Federal Bank shall not be liable or responsible for any discrepancy, error or duplicity in the MIS provided by Federal Bank or for duplicity of the UTRN mentioned in the MIS. The Client confirm that he shall be responsible for placing reliance on the MIS.
- j. The Client agrees and confirms that they are availing this Facility for their collection only (own money collection) and this functionality will not be used for facilitating third party collection and payment transactions using virtual identifier number architecture.

#### 8. Force Majeure

Federal Bank's obligations contained herein will be subject to any occurrence resulting in prevention from or delay or interruption in performing its obligations if such prevention, delay or interruption is due to Force Majeure event, [which would include any event beyond the reasonable control of Federal Bank, including, without limitation, unavailability of any communication system, power failure, equipment of software malfunction, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind ( riots, insurrection, war or acts of government,, changes in legislation and other allied acts of regulatory nature] then Federal Bank shall not be deemed to be in default so long as any such cause or the effect thereof persists (provided that this shall not prevent the accrual of interest on any outstanding amount which would have been payable but for this provision) and during a reasonable period thereafter within any such obligations capable of being fulfilled. Federal Bank shall not be liable for any action or claim, from any party, arising out of its inability to perform the obligations for the reasons stated herein.

9. Communication

- a. The Client agrees that Federal Bank may send information including data, statements and reports to the Client relating to the Facility via Channels as designated by the Client for that purpose in the Application. The Client recognizes that such information would be of a confidential nature and the information may be intercepted, read, modified or altered by any person during such transmission. The Client agrees that Federal Bank shall not be liable for any inaccuracy, error, interruption, delay in, or omission of any data or information or the transmission or delivery of such data or information nor will Federal Bank be liable for any error, omission or delay in the services provided by any internet service provider or any third party service provider on whose performance Federal Bank is dependent for transmitting such information or data. Federal Bank shall not be liable for damages, whether direct or indirect, arising out of such transmission including but not limited to any breach of confidentiality, loss of privacy, loss of data, business interruption, and delay in delivery or any pecuniary loss.
- b. Email communications from the Federal Bank shall be directed to the registered official email ID(s) of the Client, as provided during onboarding or updated from time to time. If the Client opts for notification to the Remitter, SMS or WhatsApp messages from the Bank shall be sent only to the official mobile number(s) of the Remitters shared by the Client with the Bank

10. Charges

The Client shall be liable to pay such fees and charges to Federal Bank as specified in the Charges Section in the Application form. The Client shall be solely responsible for the payment of all central, state and local levies, direct/indirect taxes, duties fines, penalties and charges, by whatever name called, as may become due and payable in relation to the Facility. Failure to pay the charges/fees (including applicable taxes) on or before the specified date will render the Client liable for payment of interest at such rate as may be stipulated by Federal Bank. The Client hereby authorizes Federal Bank to charge the Account held with Federal Bank with any sum of money that is payable by the Client, if any, in connection with a transaction carried out by Federal Bank including bank charges for availing of such Facility.

11. Indemnity

The Client agrees to indemnify, without delay or demur, Federal Bank and hold Federal Bank harmless at all times from and against any and all claims, damages, losses, costs, and expenses (including attorney's fees) which Federal Bank may suffer or incur, directly or indirectly, arising from or in connection with:

- a. Non-compliance with applicable laws or court or statutory order or any action by any statutory, administrative or regulatory body;
- b. Breach of these Terms and Conditions by the Client
- c. Any error, default, fraud, acts, omission, negligence or misconduct of the Client's employees or its agents.
- d. Any claim by any Customer or a third party under these Terms and Conditions;
- e. Any inaccuracy, error or omission of any data, information or message including details of the Customers as provided by the Client or the transmission or delivery of any such data, information or message as provided by the Client

All indemnities given by the Client to the Bank shall survive the termination of the Facility.

12. Limitation of Liability

Federal Bank shall not be liable for any inaccuracy, error or delay in, or omission of (a) any data, information or message, or (b) the transmission or delivery of any such data, information or message; or (c) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission, non-performance or interruption in any such data, information or message. Under no circumstances shall Federal Bank, its employees, directors, and its third party agents involved in processing, delivering or managing the services

offered by the Client to its Customers, be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary (including, but not limited to, damages caused by any virus, personal injury, negligence, loss of profits, loss of data or other intangible information, business interruption, loss of privacy, or any pecuniary loss), arising out of or in any way connected with the provision of or any inadequacy or deficiency in the provision of Services or resulting from unauthorized access or alteration of transmissions or data or arising from suspension or termination of the Services or any inability of Federal Bank to receive instructions, directions, orders or other communications from the Client or Customers of the Client or to transmit any related message for any reason whatsoever, whether based on contract, tort, strict liability or otherwise.

13. Governing Law

These Terms and Conditions are governed by and construed in accordance with the Indian law. Any legal action or proceedings arising out of these Terms and Conditions shall be brought in the courts or tribunals at Kochi, Kerala and the Client irrevocably submits to the non-exclusive jurisdiction of such courts and tribunals. Federal Bank may, however, in its absolute discretion commence any legal action or proceedings arising out of these Terms and Conditions in any other court, tribunal or other appropriate forum, and the Client hereby consents to that jurisdiction.

14. Audit

The Federal Bank reserves the right to audit the usage of the Facility for compliance and operational integrity. The Client shall maintain logs and records of all submissions made under the Facility and shall produce such records to the Bank upon reasonable notice.

15. Agents

The Client acknowledges that Federal Bank may appoint agents for rendering Services to the Clients from time to time.

16. Severability

Any provision of these Terms and Conditions that is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of these Terms and Conditions or affect such provision in any other jurisdiction.

17. Non-Transferability

The Facility is not transferable under any circumstance and shall be used only by the Client.

18. Assignment

The Client shall not assign its rights or obligations under the Facility to any person. Federal Bank may assign its rights and/or obligations hereunder, at any time, to any person without notice to the Client.

19. Waiver

No failure or delay by Federal Bank in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies of Federal Bank hereunder are cumulative and not exclusive of any rights or remedies available in law.

20. Amendment

Federal Bank shall have the absolute discretion to amend or supplement any of the Terms and Conditions, features and benefits offered on the Services including, without limitation to, changes which affect charges or rates and methods of calculation at any time. Federal Bank may communicate the amended Terms by hosting the same on its website or in any other manner as decided by Federal Bank. The Client shall be

responsible for regularly reviewing these Terms and Conditions including amendments thereto as may be posted on the website of Federal Bank and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the Services.

**21. Banker's Lien and Set-off**

Federal Bank shall have the banker's lien and right of set-off, on the deposits, funds or other property of the Client with Federal Bank, whether held in single name(s) or jointly with any person(s), to the extent of all outstanding dues, whatsoever, arising as a result of or in connection with the Facility or any other facility that the client has obtained from Federal Bank.

**22. Termination**

The Client may discontinue or terminate use of the Facility hereunder by giving minimum 30 days prior written notice to Federal Bank. Provided that such termination shall not affect the Client's liability to fulfill and complete its obligations in connection with the Facility, including without limitation, payment of interest and services fees or charges, refunds to Federal Bank, etc. The termination of the Facility shall not affect any accrued rights and liabilities of the Client and Federal Bank. Federal Bank reserves the right to terminate or suspend the Facility, in whole or in part, forthwith, at any time without assigning any reason by notifying the Client either through its Website, email, fax or letter or other communication as it may deem fit. In the event that the Facility remains unutilised for a period of 90 days at any time during the subsistence of the Facility, Federal Bank reserves the right to terminate or suspend the Facility without providing any prior notice. In case of a temporary withdrawal or suspension of the Facility, the privileges may be reinstated by Federal Bank at its sole discretion. Subject to statutory/regulatory compulsions, Federal Bank would endeavour to give reasonable notice before termination. The Client shall ensure that no new Customer submissions are made post-termination.

**23. Advertising or Publicity**

The Client shall at no time use or associate the name or marks of Federal Bank with its own name or refer to Federal Bank in any advertising or publicity releases or during any of its promotional or marketing activities without the prior written consent of Federal Bank.

**24. Grievance Redressal**

Any grievances arising out of or in connection with these Terms and Conditions shall be governed by the grievance redressal mechanism contained in Annexure A hereto.

**25. Further Assurances**

In connection with the Facility, the Client agrees to execute and deliver such additional documents and perform actions as may be necessary or reasonably requested by Federal Bank to carry out or evidence the transactions/services carried out or contemplated under the Facility.

**26. Miscellaneous Clauses**

- a. Clause headings are inserted for convenience and shall not be deemed to affect the interpretation of these terms and conditions.
- b. The Client and Federal Bank shall continue to be the owner of its respective trademarks, copyrights and all other proprietary rights and neither shall use any trademark, logo or copyright of the other party without permission in writing of the party who owns such proprietary rights.
- c. These terms and conditions override and supersede all prior writings and oral understandings between the Parties hereto and accordingly in the event of any contradiction between any earlier writings and / or understandings and these terms and conditions, the provisions contained in these terms and conditions shall prevail. It is expressly agreed by and between the Parties that all further

additional documents and / or writings that may be executed shall be deemed to be a part and parcel of these terms and conditions and the same shall in no way be treated as a substitution or amendment unless expressly so provided and mutually agreed upon.

- d. Client hereby confirms that they will not deal in any virtual / digital / Crypto currencies and that the Facility will not be used for collections from or in relation to any transaction related to virtual / digital / Crypto currencies. The client agrees and accept that Federal Bank may take necessary actions as per their internal policies or as per instructions of RBI / any other regulator or government agency in this regard, as the case may be, in the event of non-compliance with this term.
- e. Any notice or notification or other written communication pursuant hereto shall be addressed to Federal Bank at the address/contact details mentioned herein below and to the Client at the address/contact details specified in the Application. Each such notice or notification or other written communication shall be effective:
  - I. if delivered by courier service, 24 hours after such communication is delivered to the courier service, shipping charges paid and properly addressed, or
  - II. if given by e-mail, when the message regarding the delivery of such mail is received by the notifying Party; and
  - III. if given by any other means, when delivered at the address specified herein/in the Application, as the case may be.

#### 27. Disclaimer

Federal Bank shall use best efforts in providing Facility to the Client. All arrangements are exclusive of intervening Bank Holidays and Sundays for clearing purposes. The entries in Federal Bank's books as well as in the correspondent bank's books kept in the ordinary course of business of Federal Bank with regard to transactions covered under these Terms and Conditions and matters therein appearing shall be binding on the Client unless in the event of there being any patent mistake or error therein.

Federal Bank shall not be liable for any non-compliance of any applicable rules and regulations by the Client in connection with the Facility. Federal Bank makes no express or implied warranty with respect to the Facility. Federal Bank makes no warranty that (i) the Facility will meet all the requirements of the Client; or (ii) the Facility will be uninterrupted or timely. The Client shall not hold Federal Bank responsible for any breakdown/interruption/delay/failure or any technical flaw on the Website, Internet or the related services provided by internet service providers or other telecommunication service providers and / or any consequent delay or failure in completion of any transaction under this Facility.

Annexure A

Grievance Redressal Matrix

<b>Level 1</b>	<p>Log in to collection Hub and raise a complaint using Grievance redressal (support) module provided in the interface.</p> <p>(or)</p> <p>Call our 24-hour customer care on <b>1800-425-1199 / 1800-420-1199</b></p> <p>Email: <a href="mailto:contact@federalbank.co.in">contact@federalbank.co.in</a>/<a href="mailto:ecolln@federalbank.co.in">ecolln@federalbank.co.in</a></p> <p>(or)</p> <p>Submit your complaint using the <a href="#">Customer Grievance form</a></p> <p>(or)</p> <p>Contact your Branch/ Relationship manager.</p>
<b>Level 2</b>	<p>If you are not happy with the resolution, please contact Nodal Officer.</p> <p>Email: <a href="mailto:grievanceescalations@federalbank.co.in">grievanceescalations@federalbank.co.in</a></p>

	<p>Nikhil A Associate Vice President The Federal Bank Ltd. 2nd Floor, Municipal Building, Aluva, Ernakulam, Kerala, India, 683101 Phone: 0484-2866511</p>
<b>Level 3</b>	<p>If your complaint has not been handled properly or there has been a delay in resolving the issue to your satisfaction, please escalate to our Principal Nodal Officer: Email: <a href="mailto:support@federalbank.co.in">support@federalbank.co.in</a></p> <p>Minimole Liz Thomas Head – Service Quality Department The Federal Bank Ltd. Federal Towers, Aluva, Ernakulam, Kerala, India, 683101 Tel: 0484-2626366</p>
<b>Level 4</b>	<p>If you are still not satisfied with the resolution of your complaint you can approach Banking Ombudsman. Please take note that the first point for redressal of complaints is the bank itself. The complainants may approach Reserve Bank Integrated Ombudsman through the link below. <a href="https://cms.rbi.org.in/">https://cms.rbi.org.in/</a></p> <p>OR Write to CRPC in the below address: Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017 RBI Contact Centre – 14448</p>