

**RuPay Credit Card
Concierge Services (Terms and Conditions)**

Concierge Service - Offer Details

1. 24/7 concierge is to help save valuable time and make life easier.
2. Available on RuPay Debit Platinum Debit International variant only - the services offered can be used by a cardholder multiple times.
3. The list of services available are mentioned below:

A. Domestic Service

- **Gift Delivery Assistance**
Assist the cardholder by arranging for delivery of gifts to their family or business associates for special occasions like Birthday/ Anniversaries/ Festivals.
- **Flower Delivery Assistance**
Assist the cardholder by arranging for delivery of Flowers to their family or business associates for special occasions like birthday/anniversaries/festivals.
- **Restaurant Referral and Arrangement**
Assist the cardholder by providing the contact details of restaurants in major cities in India. If requested and whenever possible, service provider will facilitate in making the reservation on behalf of the cardholder.
- **Courier Service Assistance**
Assist the cardholder by providing the name, address and telephone number of courier companies in India.
- **Car Rental and Limousine Referral and Reservation Assistance**
Refer car rental & limousine rental service in most cities of India and for the foreign countries.
- **Golf Reservations**
Assist the cardholder in registration of a golf booking as per requirement of cardholder in their cities.
- **Movie ticket sourcing Assistance**
Assist the cardholder in procuring tickets/Passes within india for movies. This will be done on a best- effort basis & tickets cannot be guaranteed in case of sold- out events and movies.
- **IT Return assessment and filing assistance**
Provide referral services for IT return assessment and filling assistance on the request of the cardholder
- **Investment Consultancy - Real Estate, Mutual Funds, Equity, Debts, F&Os, Life Insurance, General Insurance and Health Insurance**
Refer investment consultant on the request of the cardholder

B. International Service (For Travel Services only)

- **Pre-trip Information**
Information shall be provided concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current of world health organisation publication. This information will be provided to the

cardholder at any time, whether or not the cardholder is traveling or emergency has occurred. Europe Assistance India (EAI) shall inform the user requesting such information that EAI is simply communicating the requirements set forth in a document and EAI shall name the document.

- **Embassy referral services**

Details such as address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide will be provided.

- **Lost passport & lost luggage assistance services**

Assist the cardholder who has lost his/her passport while travelling outside the home country or the usual of residence by referring the user to the appropriate authorities involved.

- **Arrangement of hospital admission**

If the medical condition of the user is such that he/she requires hospitalisation, the cardholder will be assisted with the hospital admission through the Europe Assistance network of group companies, affiliates and agents.

- **Arrangement of Emergency Medical Evacuation**

Provision of air and or surface transportation, medical care during transportation, communication and all usual ancillary services to move the user to the nearest hospital where appropriate medical care is available.

- **Mortal remains management and repatriation**

Arrange for the transportation of the user's mortal remains to the home country or the usual country of residence or arrange, if required by the user's family, arrange for local burial at the place of the death, subject to any government regulation.

The services shall be on chargeable basis and costs shall be communicated by the service provider at the time of placing the request. Cardholder needs to bear the cost of the service and any other cost incurred to mobilise or facilitate the service.

NPCI is only facilitating the service and does not advocate the service provider or services from its merchants/vendors.

Process for availing Concierge Services

1. Cardholder to call on toll free number- **1800-26-78729** for using the RuPay Concierge domestic and for availing international Concierge Service the Cardholder has to dial that particular country's local concierge number as mention below in **Annexure A**.
2. Service Provider will do the necessary verification (Bank Name, first 6 digits of Card Number and Cardholder Name) of the cardholder.
3. Cardholder will be assisted for their respective queries related to RuPay Concierge Service.
4. Cardholder will receive full details of the enquired services via Mail or SMS, as requested by the cardholder.

Terms and Conditions

1. Obligations of NPCI under RuPay Debit Platinum Card Scheme

- NPCI will use all reasonable endeavours to introduce Cardholder/s to suitable service professionals who are best suited to meet the Cardholder/s needs.
- In the event of any complaint about Product / Service, the Cardholder/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 Cardholder/s as soon as reasonably practical solution is arrived at.

2. Service provider

- NPCI will use all reasonable endeavours to ensure that the Service Provider is reputable companies offering quality and value to the Cardholder/s.
- The contract for work to be carried out by the Service Provider is between Cardholder/s and the Service Provider. NPCI is not party to that contract.
- Where communication is directly between the Cardholder/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 Cardholder/s.

3. Other service professionals

- 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. Cardholder/s obligations

- Cardholder/s agree to use best endeavours to provide true, accurate, current and complete information when providing details for RuPay Platinum International Debit card.
- Cardholder/s agree not to impersonate any other person or entity or to use a false name not authorized to use by Cardholder/s.

5. Charges and payment

- Cardholder/s agree to pay all charges reasonably levied by Service Providers, as notified at the time of booking.
- 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 Cardholder/s behalf. These charges will always be agreed in advance with the Cardholder/s.

6. Confidentiality

- All private information matters or issues that are disclosed to Service Provider/Contact Centre are confidential. Neither will disclose information about Cardholder/s to third parties other than for the purposes of the Agreement.
- Cardholder/s calls may be monitored or recorded for training and quality purposes.

7. Liability

- When Cardholder/s instruct a Service Provider, Cardholder/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.
- Subject to its obligations as per terms and conditions mentioned herein, NPCI accepts no responsibility for any loss, liability or cost incurred by Cardholder/s as a result of any act or omission by the Service Provider.
- NPCI makes no warranty that the use of the service will be uninterrupted, timely or error free.
- NPCI accepts no responsibility for any act or omission beyond its reasonable control.

8. Termination

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

9. Governing Law and Jurisdiction

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

10. Usage and Information

- Usage of the Contact Centre services for obtaining information or using services is solely at the Cardholder/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.

11. Goods and Services

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

Definitions

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

Annexure A: International Concierge Numbers

Originating Country	Country Code	Number Type	UIFN Access code	Dial Number
USA	1	Freephone		8447028208
Canada	1	Freephone		8442133005
AUSTRIA	043	UIFN	00	+800-84455624
AUS/MOBILE	043	UIFN	00	+800-84455624
CHINA/CNC	086	UIFN	00	+800-84455624
CHINA/CT	086	UIFN	00	+800-84455624
DENMARK	045	UIFN	00	+800-84455624
DENMARK MO	045	UIFN	00	+800-84455624
GERMANY	049	UIFN	00	+800-84455624
GERMANY/MO	049	UIFN	00	+800-84455624
GERMANY/PP	049	UIFN	00	+800-84455624
NORWAY	047	UIFN	00	+800-84455624
POLAND	048	UIFN	00	+800-84455624
PORTUGAL	351	UIFN	00	+800-84455624
PORT/MOB	351	UIFN	00	+800-84455624
SPAIN	034	UIFN	00	+800-84455624
SPAINMOBIL	034	UIFN	00	+800-84455624
SWEDEN	046	UIFN	00	+800-84455624
SWEDEN/MOB	046	UIFN	00	+800-84455624
SWITZRLND	041	UIFN	00	+800-84455624
SWISS/MOBL	041	UIFN	00	+800-84455624

TAIWAN	886	UIFN	00	+800-84455624
AUSTRALIA	061	UIFN	0011	+800-84455624
AUSTRALOPT	061	UIFN	0011	+800-84455624
CZECH REP	420	UIFN	00	+800-84455624
CZECH_MOB	420	UIFN	00	+800-84455624
NETHERLAND	031	UIFN	00	+800-84455624
NEW ZEALND	064	UIFN	00	+800-84455624
NEW ZEA MO	064	UIFN	00	+800-84455624
NEW ZEALPP	064	UIFN	00	+800-84455624
BELGIUM	032	UIFN	00	+800-84455624
GREECE	030	UIFN	00	+800-84455624
HUNGARY	036	UIFN	00	+800-84455624
HUNG MOB	036	UIFN	00	+800-84455624
ITALY	039	UIFN	00	+800-84455624
ITALY/MOB	039	UIFN	00	+800-84455624
ITALY/PP	039	UIFN	00	+800-84455624
JAPAN	081	UIFN	001	+800-84455624
JAPAN NTT	081	UIFN	0033	+800-84455624
JAPAN SB	081	UIFN	0061010	+800-84455624
MALAYSIA	060	UIFN	00	+800-84455624
HONG KONG	852	UIFN	001	+800-84455624
UK BT	044	UIFN	00	+800-84455624
UK C&W	044	UIFN	00	+800-84455624
FRANCE	033	UIFN	00	+800-84455624
SO AFRICA	027	UIFN	09	+800-84455624
ISRAEL BAR	972	UIFN	013	+800-84455624
ISRAEL SMI	972	UIFN	014	+800-84455624
ISRAEL BEZ	972	UIFN	014	+800-84455624

PLDT PHILI	063	UIFN	00	+800-84455624
SINGAPORE	065	UIFN	001	+800-84455624
SING STARH	065	UIFN	001	+800-84455624
THAILAND	066	UIFN	001	+800-84455624

Example: For Singapore the cardholder has to dial from local Singapore phone 001 800-84455624 likewise for other countries to avail International Concierge Services.