

Terms and Conditions - Edge CSB Bank Credit Card and Edge+ CSB Bank Credit Card

Issued by CSB Bank



These Terms and Conditions govern the access and use of the Credit Card facility (**Edge CSB Bank Credit Card and Edge+ CSB Bank Credit Card (Together hereinafter referred to as "Credit Card")**) issued by CSB Bank Limited ("**Bank**") in collaboration with its co-branding partner Europa Neo Marketing Private Limited ("**ENMPL**") (erstwhile know as Amica Neo Marketing Private Limited) ("**Edge+ CSB Bank Credit Terms and Conditions**" or "**Terms**"). The Cardholders may use the Credit Card on the Jupiter App (owned by Amica Financial Technologies Private Limited ("**AFTPL**" / "**Jupiter**").

Please read these terms carefully before availing of/using the credit card. Availing of/using the credit card would mean acceptance of these Terms. These terms are subject to changes from time to time and 30 days prior notice shall be provided with respect to such changes as required under applicable laws. The updated Terms shall be published and available in Bank's website.

These terms are to be read in conjunction with, and not in derogation of the Edge CSB Bank Credit Card's and Edge+ CSB Bank Credit Card's MITC (*defined hereinafter*).

To the extent these Terms, and MITC are inconsistent, these Terms shall prevail with respect to the Edge CSB Bank Credit Card and Edge+ CSB Bank Credit 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 ENMPL 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 use/ do not cancel/terminate/withdraw the credit card within the aforementioned notice period.

DEFINITIONS:

1. "**Cardholder**" means who have availed the \Credit card facility on the Jupiter App and have been issued a Credit Card.
2. "**Credit Card**" shall mean Edge CSB Bank Credit Card and/or " Edge+ CSB Bank Credit Card , issued by the Bank in collaboration with its co-branding partner Europa Neo Marketing Pvt Ltd (ENMPL).
3. "**Charges**" shall mean such charges as are set out under Fees and Charge hereof or otherwise in these Credit Card Terms and Conditions.
4. "**Grace Period**" shall mean the grace period as set out in the payment schedule.

5. **“Jupiter App”** shall mean Jupiter mobile application owned by Amica Financial Technologies Private Limited.
6. **“Merchant Establishment”** means an establishment which honours the Credit 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 Credit Card for online transactions.
7. **“Minimum Amount Due”** 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 Credit Card. The Minimum Amount Due shall be as set out in the monthly Credit Card statement sent to the Cardholder by Jupiter.
8. **“MITC”** means the Most Important Terms and Conditions provided along with the schedule of charges applicable for the services offered on the Credit Card. These charges are subject to changes at the sole discretion of the Bank. However, such changes in charges will be made only with prospective effect giving prior notice of 30 days to the Cardholder.
9. **“Payment Due Date”** shall mean the date as set out in the payment schedule.
10. **“Principal”** shall mean the amount as set out in the monthly Credit Card statement sent to the Cardholder.
11. **“Total Amount Due”** or **“TAD”** means the overall outstanding amount mentioned in the monthly Credit Card statement.

UNDERTAKING

1. By agreeing to these Terms, you agree that you have read and understood, and agree to at all times, be bound by these Terms.
2. In the event you are existing user of the Jupiter App, these Terms are in addition to the Jupiter Terms and Privacy Policy of Jupiter you agreed to at the time of onboarding yourself on the Jupiter App. To the extent the agreed Jupiter Terms and Privacy Policy are inconsistent with these Terms these Terms shall prevail with respect to the Credit Card service only.
3. 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; (2) decline to issue a Card to any Applicant at its sole discretion; (3) cancel an issued card and stop the services for reasons as detailed hereinafter. In the event your use of the Credit 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/Bank has been advised of the possibility of any of the aforementioned damages.

CARD SERVICES

1. Credit Cards are the property of the Bank. It 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.
2. Without prejudice to the liability of the Cardholder, Cardholder shall immediately pay all Charges on or before the Payment Due Date.
3. 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 Credit 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.
4. Payment of any amount lesser than 'Total Amount Due' in any month would result in interest accrual on the balance outstanding amount including 'interest-free credit period' and suspension for any new purchases. Also, paying only the 'Minimum Amount Due' would result in the repayment stretching over the years with consequential compound interest accruing on your outstanding balance.
5. In the event the Cardholder makes a purchase or withdraws cash in excess of the permitted limit or carries out a transaction on the Credit 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.

CREDIT LIMIT

1. The initial “**Credit Limit**”, as indicated in the welcome letter and/or Jupiter App along with the monthly statements, represents the maximum outstanding balance allowed on the Card Account. The Bank reserves the right to adjust this limit periodically and may establish separate limits for Cash and Non-Cash Transactions within the overall Credit Limit. The Cardholder must ensure that the total outstanding balance does not exceed the Credit Limit, as exceeding this limit will not be permitted and will incur fees and service charges.
2. Interest is not applicable to credit balances, and they are not considered part of the available Credit Limit. To monitor compliance with regulatory guidelines and Bank policies, the Bank may periodically review Card usage for excessive utilization beyond the sanctioned limit in one statement cycle, unusual activity at specific merchants, possible collusion with merchants, or non-personal/business-related use. The Bank may take immediate restrictive actions, including the withdrawal of features or termination of the Credit Card if any suspicious activity is detected. If such action is taken, the Cardmember must provide satisfactory proof of legitimate

usage to reinstate the Credit Card and associated features. The Bank's decision in this matter is final and binding on the Cardholder.

3. The Bank may periodically review and adjust the Credit Limit on any Credit Card in accordance with its policies. The Bank retains the right to modify (increase or decrease) or unconditionally cancel the assigned limit on a card without prior notice to the Cardholder.

AVAILABLE CREDIT

The “**Available Credit**” on the Credit Card corresponds to the unused portion of the Credit Limit at any given time, factoring in outstanding balances and transactions initiated by the Cardmember but not yet processed by the Bank. If separate limits are set for Cash and Non-Cash Transactions, the available credit is divided accordingly.

The Cardmember is responsible for ensuring that transactions are conducted within the Available Credit Limit (both Cash and Non-Cash, where applicable) on the Credit Card. The Bank retains the discretion to approve transactions exceeding the assigned Credit Limit on a case-by-case basis, considering the Cardholder's spending and payment patterns.

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 Fee (at the rates set out in the schedule of fees and charges as mentioned in MITC) 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 Fee, 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 Credit 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 Credit 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 ways:
2. UPI payments (up to INR 2 lakh) from any bank added to the VPA in the Jupiter App
3. Via debit card and net banking of any bank account using a unique payment link sent to the cardholder via SMS and email.
4. All Cardholders shall be billed on a monthly basis for the use of Credit Card in accordance with the payment schedule:
5. Payment Schedule for a billing cycles have been illustrated based on examples below
4. The 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 to enable online transactions (domestic or international) on the Credit Card at the time of activation of the Credit Card.
2. If the Cardholder fails to enable/activate the Credit Card for either domestic or international online transactions within a period of 30 days from the date of activation through OTP, the Bank shall close the credit card account without any cost to the customer within seven working days from the date of seeking confirmation from the customer.
3. If the Cardholder fails to enter the one-time password within a period of 7 days from the date of its generation, the Credit Card shall be cancelled, as per the discretion of the Bank.
4. The Cardholder shall be entitled to enable the Credit Card for use at domestic and/or international POS, domestic ATM and domestic contactless payments in the following ways on the Jupiter App:
5. The 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

b. Subsequent to the successful delivery of the Credit Card, the Cardholder may select the in-app option to enable the POS, ATM and Contactless payment options after following the stipulated authentication flow.

1. 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.
2. The Cardholder shall be able to access the Jupiter App using facial identification or a personal identification number (PIN) or any other identification method as specified by Jupiter/Bank.
3. The Cardholder shall be required to create a Personal Identification Number (PIN) and UPI PIN in order to use the Credit Card. The Cardholder can reset their PIN by creating and verifying a new PIN, similarly can change their UPI Pin.

DELIVERY OF PHYSICAL CARD

1. Cardholder shall receive the physical Credit Card within 15 days from generation of the virtual Credit Card to the address as mentioned in the KYC.

BLOCK / FREEZE/ SLEEP MODE

1. If the Credit Card is lost, damaged, stolen or if the Cardholder wishes to block the Credit 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 Credit Card is blocked, it cannot be unblocked and a new card will have to be re-issued.
3. The Cardholder may freeze the Credit Card which shall temporarily block any card transactions until the control is switched off on the Jupiter App.
4. The 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 place a request on the Jupiter App, for re-issue of the Credit Card in case it was blocked of any reason mentioned above.
2. In the event there is any outstanding amount payable, the Cardholder will be required to clear the outstanding dues before the Credit Card can be reissued.
3. In the event the Credit Card has been blocked by the Bank, on account of fraud, Jupiter/Bank will communicate the same to the Cardholder and the Cardholder may contact Jupiter Support to re-issue the Credit Card, the issuance of the new card is at the discretion of the Bank after taking cognisance of the fraud. 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 here in below for the following:

Channel	Max Limit (INR)	Default Limit (INR)
Offline Payments (POS)	7,00,000 or Credit Limit approved – whichever is lower	7,00,000 or Credit Limit approved – whichever is lower
Offline Contactless Payments	7,00,000 or Credit Limit approved – whichever is lower	7,00,000 or Credit Limit approved – whichever is lower (Any transactions above ₹5,000 shall be required to be authenticated via one-time password/card pin)
Online Payments	7,00,000 or Credit Limit approved – whichever is lower	7,00,000 or Credit Limit approved – whichever is lower

CLOSURE OF CREDIT CARD

1. The Cardholder may choose to close the Credit 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 Credit 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 Credit Card.
3. If the Cardholder fails to enable/activate the Credit Card for either domestic or international online transactions within a period of 30 days from the date of issuance of Credit Card, 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 Credit Card shall be cancelled, as per the discretion of the Bank and/or Jupiter.

REWARDS PROGRAMME

REWARDS STRUCTURE FOR Edge CSB Bank Credit -

Earning rewards

1. Assured 2% Cashback on UPI-Credit Card Spends:

1. This offer is applicable to UPI Edge CSB Bank Credit Card transactions made through Jupiter UPI app for transactions pertaining to UPI Intent, UPI-Scan & Pay, and UPI-Collect requests.
2. Linking the Edge CSB Bank Credit to other UPI Apps will not be guaranteed for cashback.
3. Cashback rates may vary and will be subject to the terms communicated by the Bank or partner.
4. Eligibility for cashback is subject to Merchant Category Codes (MCCs) determined by the bank.
5. Jewels can be redeemed for Cash or equivalent, Brand Voucher or Digital Gold, Credit against statement, or any other category added for customer convenience from time to time.
6. The specific cashback rates will be notified by the bank/partner through the Jupiter App.

2. Flat 0.4% Cashback on Edge CSB Bank Credit Spends:

1. This offer provides a flat 0.4% cashback on all Edge CSB Bank Credit Card transactions, including online and in-store purchases.
2. 5 Jewels can be redeemed for Re. 1 Cash or equivalent, Brand Vouchers, or Digital Gold.

Rewards and Benefits

By using the Edge CSB Bank Credit Card, you get access to certain rewards and benefits.

Accelerated rewards - 2% cash back on any 1 category selected by the user. The users can choose from the following categories. Users do not have to pay anything extra to avail this benefit.

- Travel
- Food
- Shopping

Users have the ability to change their category every 3 billing cycles.

Base Rewards - 0.4% cashback on all spends

Customers can earn up to Rs. 3000/- in a given billing cycle, i.e. 15,000 jewels.

3. Welcome Voucher of Rs. 250/- on 1st Successful Transaction with Partner Brands:

a. A welcome voucher will be issued to customers valued at Rs. 250/- after the first successful UPI Credit card transaction of Rs. 2000 or more, from the Edge CSB Bank Credit Card on Jupiter App. User can select any one voucher via partner brands Amazon, Flipkart, Swiggy, Zomato, or Myntra.

b. The voucher will be available on the Jupiter app and sent to the Cardholder's registered communication channel as per the records.

2. REWARDS STRUCTURE FOR Edge+ CSB Bank Credit Card

1. Category-Based Cashback (on Select Merchants)

Category	Rewarded Brands	Cashback	Maximum Reward (in a statement cycle)
Shopping	Amazon, Flipkart, Myntra, Tata Cliq, Ajio, Nykaa, Croma, Reliance Digital, Trent Retail / Tata Retail, Reliance Retail	10% as ₹ or 50x reward points (Jewels)	Category capping: ₹1,500 Merchant capping: ₹500
Travel	MMT, EMT, Yatra, ClearTrip	5% as ₹ or 25x reward points (Jewels)	Category capping: ₹1,000
Others	N/A	1% as ₹ or 5x reward points (Jewels)	Category capping: ₹1,000
Others – Restricted	N/A	Not eligible	N/A

Note:

Jewel conversion rate will be displayed on the Jupiter app at the time of redemption.

The cashback will be applicable specifically for the category mentioned against the specified merchants. Any other spend category on these merchants will be rewarded on the basis of category 'Others'.

Categories are identified basis MCC categories assigned by the merchant/network.

"Shopping" refers to retail purchases made using the credit card, excluding transactions such as groceries, gift cards, utility bill payments, subscriptions, insurance premiums, and other similar categories that do not qualify as shopping.

3. Redeeming Rewards and Benefits

- a. Jupiter offers rewards in form of Jewels only on the Jupiter App, where Jewels refers to the loyalty points of the Jupiter platform.
- b. Jewels are redeemable on the Jupiter App, subject to the minimum accumulation threshold specified at the time of redemption. The applicable threshold may vary and will be displayed within the app.
- c. Jewels can be redeemed for Cash or equivalent, Brand Voucher or Digital Gold, Credit against statement, or any other category added for customer convenience from time to time
- d. Jupiter may introduce new redemption opportunities for users in the future, the terms and conditions of which will be updated prominently to the Cardholder.
- e. Earning and redemption of Jewels earned for Credit 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.

4. Other Terms:

- a. Jewels which have been credited or debited to or from your Credit Card account shall be reflected on the Jupiter App. The Cardholder can also view the Jewels accumulated by them on the Jupiter App.
- b. /Bank reserves the right to wholly or partly modify the Credit Card Rewards Programme. The reward points, conversion rate, and withdrawal of Jewels awarded may be modified from time to time. In case the Credit Card Rewards Programme comes in conflict with any applicable laws, or rule, regulation or order imposed by any statutory authority, then the rewards programme may be modified or cancelled to give effect to said requirements.
- c. Jewels do not expire and have lifetime validity, except in circumstances detailed below:
 - i) If the Credit Card is not used for more than 365 days, the accrued Jewels will be nullified.
 - ii) If the user does not pay their outstanding dues for 90 days, all Jewels accrued will lapse.
- d. Bank reserves the right to cancel or suspend the accrued Jewels if the Credit Card account is in arrears, suspension or default or if the Credit Card account is or is reasonably suspected to be operated fraudulently. In case of Cardholder's death, the Jewels earned but not redeemed at that time will be forfeited.
- f. If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your Credit Card account within 48 hours of the initiation of the refund/reversal. In such instances, the Jewels accrued on those transactions will be reduced from the overall Jewels balance.
- g. On closure/termination of Credit Card holdership, any Jewels pending to be claimed in the Cardholder's account will be forfeited.
- h. Jupiter/Bank will not be held responsible if a Merchant Establishment withdraws, cancels, alters or amends those products/services or offers thereof.

- i. Jupiter/Bank makes no warranties for the quality of products / services provided by the merchant establishments participating in the Credit Card Rewards Programme.
- j. Jewels are not awarded for certain merchant categories (classified as MCC by Network Partners). This list can be seen in the “Terms and conditions”.
- k. The Bank/AFTPL can block earning of Jewels on any merchant if there is a reasonable suspicion of fraud.
- l. On closure/termination of Credit Card any Jewels pending to be claimed in the Cardholder’s account shall be forfeited.
- m. Jupiter or the Bank shall not be held responsible if any supplier of products / services offered to you withdraws, cancels, alters or amends those products / services.
- n. Jupiter/Bank makes no warranties for the quality or merchantability of products / services provided by the Merchant Establishments participating in the Credit Card Rewards Programme
- o. 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:

- Fuel spends
- Govt related transactions
- Rent payment transactions
- Utility bill payments (electricity, gas, etc.)
- Wallet loads / gift or prepaid card loads / voucher purchase
- Cash advances
- Payment of Outstanding Balances
- Payment of card fees and other charges
- All types of EMI transactions (EasyEMI/SmartEMI, Dial-an-EMI etc.)

MCC	Description
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5816	Digital Goods – Games
5933	PAWN SHOPS
5935	WRECKING & SALVAGE YARDS
6012	FINANCIAL INSTITUTIONS - MERCHANDISE & SERVICES
6051	QUASI CASH
6211	SECURITY BROKERS/DEALERS
6540	POI FUNDING TRANSACTIONS
7995	BETTING, WAGERING, LOTTERY, GAMBLING TICKETS OR CHIPS
8651	POLITICAL ORGANIZATIONS
8661	RELIGIOUS ORGANIZATIONS
9211	ALIMONY, CHILD SUPPORT OR COURT COSTS
9223	BAIL AND BOND PAYMENTS
7800	GOVERNMENT-OWNED LOTTERIES
7801	GOVERNMENT LICENSED CASINOS (ONLINE GAMBLING)
7802	GOVERNMENT LICENSED HORSE/DOG RACING
9222	FINES
4829	MONEY ORDERS -- WIRE TRANSFER
6513	REAL ESTATE AGENTS AND MANAGERS-RENTALS
6010	FINANCIAL INSTITUTIONS - MANUAL CASH DISBURSEMENTS
6011	FINANCIAL INSTITUTIONS - AUTOMATED CASH DISBURSEMENTS
5983	FUEL DEALERS-FUEL,OIL,WOOD,COAL, liquified petroleum
4814	TELECOMMUNICATIONS SERV INCL LOCAL/LONG DISTANCE CREDIT & FAX

4816	COMPUTER NETWORK/INFO SVCS
4899	CABLE AND OTHER PAY TELEVISION SERVICES
5172	PETROLEUM AND PETROLEUM PRODUCTS
5542	AUTOMATED FUEL DISPENSERS
6381	INSURANCE PREMIUMS
9311	TAX PAYMENTS
4900	ELECTRIC, GAS, SANITARY, TELEPHONE OR WATER UTILITIES
7276	TAX PREPARATION SERVICE
7322	DEBT COLLECTION AGENCIES
4784	TOLLS, ROAD AND BRIDGE FEES
6300	INSURANCE SALES AND UNDERWRITING
9399	GOVERNMENT SERVICES (NEC) OR FIRE DEPARTMENTS
8111	ATTORNEYS OR LEGAL SERVICES
8351	DAY OR CHILD CARE SERVICES
8398	CHARITABLE OR SOCIAL SERVICES ORGANIZATIONS
8641	SOCIAL, FRATERNAL OR CIVIC ASSOCIATIONS
5541	GAS/SERVICE STATIONS WITH/WITHOUT ANCILLARY SERVICES
5817	DIGITAL GOODS: APPLICATIONS (EXCLUDES GAMES)
7273	DATING OR ESCORT SERVICES
7994	VIDEO GAME ARCADES/ESTABLISHMENTS
8931	ACCOUNTING, AUDITING, AND BOOKKEEPING SERVICES

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

INSURANCE AND CONCIERGE SERVICE:

This benefit is limited to Platinum Variant Card (BIN 653038).

Insurance	Personal accident and total permanent disability cover upto Rs.2 Lacs
Concierge Services	24/7 available in English and Hindi

EMI ON THE CREDIT CARD

Click on this [link](#) to know more about EMI related terms and conditions.

FEES AND CHARGES

1. No Annual Fee shall be applicable on the Credit Card. The Credit Card shall be renewed automatically unless the Cardholder has closed the same in the manner as provided in these Terms. A Fee of INR 249 shall be applicable for replacement of the physical Credit 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. 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 Credit Card shall be levied to the Cardholder. GST levied will not be reversed on any dispute on Fee & Charges / interest.

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 within 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 Credit 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.
6. Cardholder authorizes the Bank to designate authorized representatives for the collection of amounts owed to the Bank as deemed necessary. These authorized representatives will have access to information concerning the Cardholder's credit facility in the course of their duties. It is important to note that the Bank will not assume responsibility for any consequences resulting from the actions or oversights of these representatives. All charges related to the collection of amounts owed to the Bank by these authorized representatives will be incurred at the Cardholder's expense and risk, in addition to any costs, fees, and expenses borne by the Bank in its efforts to recover outstanding dues. The Cardholder also consents to Bank's utilization of various communication methods, which may include but are not limited to telephone calls, letters, messaging services, email, and SMS, and may engage third parties for purposes such as marketing services, ensuring the proper operation of Credit Card, and other administrative functions.

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 Credit 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 Credit 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 Credit Card prior to the expiry date stated on the Credit Card;
7. Bank and/ or exercising its right to terminate any Credit 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 Credit Card and/or, any request for its return or the refusal of any Merchant Establishment to honour or accept the Credit Card.
9. You acknowledge that the facility of receiving alerts on the registered mobile phone number or email provided by you while applying for the Credit 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.
10. The Cardholder accepts that timelines, accuracy and readability of alerts sent by Jupiter/Bank will depend on factors affecting other service providers engaged by Jupiter as authorized by the Bank or otherwise. Jupiter/Bank shall not be liable for non-delivery or delayed delivery of alerts, error, loss or distortion in transmission of alerts to you.
11. 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 Credit Card (if applicable and/or availed of), balance outstanding on the Credit 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 edge-csb-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 the Credit Card.
6. When requested by the Bank or Jupiter, the Cardholder shall provide any information, records or certificates relating to any matters that the Bank deems necessary. The Cardholder will also authorise the Bank, to verify the information furnished by whatever means or from whichever source the Bank deems necessary. If the data is not provided or incorrect data is provided, the Bank, at its discretion, may refuse renewal of the card or cancel the card forthwith and demand payment of all outstanding on the Credit Card account immediately
7. The Cardholder hereby acknowledge and consents to the Bank's absolute entitlement and full authority to, at its discretion, sell, transfer, or assign any or all outstanding balances on the Edge+ CSB Bank Credit account to a third party chosen by the Bank. The Cardholder further acknowledges that upon receiving notice from the Bank regarding such action, they are obligated to accept the designated third party as the new creditor and to remit any outstanding dues directly to this third party. This action relieves the Cardholder of any corresponding obligation to the Bank. All associated costs related to this process shall be charged to the Cardholder Edge+ CSB Bank Credit Card account.
8. In the event that the Cardholder fails to make payment of the Minimum Amount Due (MAD), it is important to note that their name may be susceptible to inclusion in a defaulters database. This database may be shared with other lending institutions and Credit Information Bureau (India) Limited (CIBIL), or potentially any other relevant agency. It is within the Bank's prerogative to exercise this right.
9. The Bank retains the authority to reveal Cardholder information to any court with appropriate jurisdiction, quasi-judicial bodies, law enforcement agencies, or any other division of the Central Government, State Government, or the Reserve Bank of India.
10. The Bank does not assume responsibility or liability for instances where a Merchant Establishment declines to accept the card, regardless of the cause. Nevertheless, any instances of refusal by a Merchant Establishment or a Bank can be reported to the Bank. Providing information such as the transaction location, date, time, and any relevant details will assist the Bank should it choose, at its discretion, to initiate any investigations.

QUALITY OF GOODS AND SERVICES

1. The Bank/Jupiter 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+ CSB Bank Credit 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+ CSB Bank Credit 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 Edge+ CSB Bank Credit 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+ CSB Bank Credit abroad, you agree to use it strictly in accordance with the relevant exchange control regulations, issued and as amended by competent Government authorities and 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 RuPAY on the settlement date. On this amount, a forex markup fee will be levied.
7. A forex markup fee plus applicable taxes 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 Edge+ CSB Bank Credit card is lost, stolen or fraudulently misused and the same is reported as provided in "BLOCK / FREEZE/ SLEEP MODE" 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+ CSB Bank Credit Card PIN, UPI 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.
3. In case of any facility availed of through Customer Care or the Jupiter App by using the Edge+ CSB Bank Credit Card PIN, Jupiter App PIN or Cardholder ID will be conclusive proof that the cardholder has effected 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/Bank 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/Bank, 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.