

availed by Purchaser/Cardholder either by way of short supply or non supply or defective supply or quality or rates or delivery of goods or services and any such disputes must be resolved by the Cardholder with the merchant establishment.

40. The Purchaser/Card holder agrees to use the card up to a stipulated number of occasions and / or up to an amount limited for a cycle of 24 hours as may be prescribed by the Bank from time to time.
41. The Card is not to be used at Hotels during check in and also at other locations where paying arrangement is done before completion of the purchase transaction or service.
42. The Card should not be used for any mail order / phone purchases and any such usage will be considered as unauthorized.
43. The Card should not be used for any payment of subscription to foreign magazines / periodicals and any such usage will be considered as unauthorized.
44. The Cardholder will be solely liable for all unauthorized acts and transactions.

Usage at ATM/Cash Dispensers (CD):

45. All transactions including cash withdrawals and balance enquiry (including failed transactions) at IOB ATMs, shared ATMs, CDs may be subject to a fee (as determined by the Bank from time to time) and will be debited to the account at the time of such transactions.
46. The Purchaser/ Cardholder shall accept the Bank's record of transaction as conclusive and binding for all purposes. The printed slips provided by ATMs to the Cardholder's, on completion of transactions each time, shall not be construed as the Bank's records for this purpose.
47. The Bank will not be liable for any failure to provide any service or to perform any obligation under this Card where such failure is attributable (whether directly or indirectly) to any malfunctioning of the ATM, CD or the Card or circumstances beyond its control.

International Usage is not permitted for this Pre-Paid Card and this Card is valid only in India.

Fees:

48. Non-refundable fees for the Card shall be charged as prescribed by the Bank from time to time, which will be debited to Cardholder's primary account. Charges for other services will be debited at prevailing rates.
49. The charges / fees applicable on the usage of the Card are subject to revision / changes by the Bank from time to time without prior intimation to the Cardholder(s).

DOs and DON'Ts for Debit/Credit Cardholders:

DOs

1. Please sign on the signature panel available on the reverse of the card immediately on receipt of the card.
2. Treat your Card just like cash/chequebook/level and protect against loss/misuse.
3. Use your new card in an ATM first so that PIN number can be validated, before using the card in shops/Internet.
4. Learn to use the card yourself in ATM/Online without depending on others.
5. Ensure that the contact details available with your Bank are always current and accurate. Please inform and get changes updated immediately.
6. Keep a list of your card numbers and help desk numbers in a secure place and update this list at frequent intervals, which will be very useful when you need to contact help desk to report the loss of your card.
7. Loss of cards should be reported to the bank at the earliest through Phone/ E-Mail/Internet/in person.
8. Memorise the PIN number and destroy the pin mailer sent to you.
9. Change your PIN number and other passwords at frequent intervals and whenever you suspect unauthorized persons copying the same.
10. Ensure complete privacy while entering the PIN number in ATM, by shielding the PIN keypad with your hand or body to ensure against copying by others.
11. Please take back the card from the ATM.
12. Be alert while using the ATM and if you find signs of external fittings or loose wiring on the ATM/Card reader, please avoid using the ATM and report to the nearest branch of the Bank immediately.
13. Use the card for purchase in reliable Merchant Establishments only.
14. Ensure the card is swiped only once and that too in your presence in a swiping machine. If swiped for more than once, make enquiry and find out the reason.
15. Ensure that you personally enter the PIN in the PoS terminal.
16. Sign the charge slip only after verifying the correctness of the amount printed in the slip.
17. Remember to take back the card from the Merchant.
18. For online transactions, ensure that the site you select is secured (site with 'https' is preferred against 'http' site).
19. Update your PC/Laptop used for online payment, with latest patches of Operating system and latest version of antivirus softwares.
20. While making online transactions, apart from CVV or CVD number, 3 factor authentication through Verified by Visa password / RuPay PaySecure Image / Phrase is also required. Ensure that CVV or CVD and VVV Password / PaySecure Image / Phrase are kept confidential.
21. Destroy expired cards by cutting the same into pieces.

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DON'Ts

1. Do not lend your card to any one.
2. Do not disclose your card number unnecessarily to anyone over phone or e-mail.
3. Do not give photocopies of both sides of the card to anyone lest the CVV or CVD printed on the reverse of the card is copied unauthorisedly. If any service provider/establishment insists on photocopy of both sides of the card, ensure that the CVV or CVD number is completely scratched out/covered before taking photocopy. Remember the CVV or CVD before scratching it out.
4. Do not write your PIN number on the card.
5. Do not share your PIN number and other Passwords with anyone including Bank Officials.
6. Do not use PIN number that can be easily guessed like '1111', '2222', '1234', your date of birth, Telephone number, etc.,
7. Do not enter wrong PIN repeatedly in the ATM lest the PIN will get blocked.
8. Do not allow the card to be taken out of your view for swiping in Merchant Establishments.
9. Do not use your card for online transactions in publicly used computer eg. Cybercafé.

Guidelines to Customers/Public to guard themselves against PHISHING:

Phishing is a criminally fraudulent process of attempting to acquire sensitive information such as usernames/passwords/card details etc., by masquerading as a trustworthy entity in an electronic communication. In such incidents, fraudsters send messages through e-mail or web pages that appear to have been emanated from reputed firms/sites. The intention of the fraudsters is to gather sensitive personal information without raising suspicion and defraud the customers. Many reputed organizations/ Banks/E-commerce sites, Auction Sites, Social Networking Sites like eBay/Paypal, Facebook etc. were affected due to Phishing. We caution our Customers/Public to avoid falling prey to such attack by observing the following precautions:

1. Banks or any other genuine organization will NEVER on their own ask for confidential/sensitive information like PIN, Password etc. from customers, through e-mail or telephones etc.
2. If Bank is sending a genuine mail to its customers, generally they will address with the customer's name or other personal details already available with the bank.
3. In all e-transactions, customers initiate the action where minimum sensitive details are asked for identification and authentication purpose to permit the transaction. Further, in such cases, the communication takes place through secured channel between the website and browser of the user.

How to counter the Phishing Attack:

1. Customers should be suspicious of any mail requesting URGENT information on personal/financial sensitive information. It is reiterated that Banks will never ask for sensitive personal information (PIN, Password etc). Hence customers should avoid responding to such requests received.
2. Customers should make it a habit to enter the Unique Resource Link (URL) address of Banking/Shopping/Auction/Financial/Social network websites directly in the web browser and not depend on displayed links.
3. Even if no suspicion is raised and the mail appears genuine, the link in an e-mail should never be clicked. Instead, the correct web address (URL) should be physically typed in the browser's address bar. This precaution should be observed since the URL shown in the mail may be genuine, however, on clicking the link, the fraudster may take the user request to another URL.
4. Once it is suspected that phishing mail is received, staff members/customers/public should forward the mail to the Bank or CERT-In (www.cert-in.org.in) a Central Government Organisation handling Computer related incidents in India. (incident@cert-in.org.in). While forwarding the phishing message, the entire original email with its original header information should be sent intact.
5. Forwarding the phishing mail, instead of ignoring/deleting, will help the Bank to warn and protect other customers.
6. Customers should regularly log into his/her online accounts and check the profile, transactions, balance, credit card statements to ensure that all operations are legitimate and bring to the knowledge of the Bank regarding any suspicious transaction.
7. Similarly, sensitive personal information solicited over phone or through SMS should also be handled cautiously as above.
8. It is better to avoid publicly used computers (eg. Cyber café) for accessing online banking transactions.
9. Similarly, the PC/Laptop used for online banking should be updated with the latest patches of the Operating Systems and latest antivirus versions.
10. All Customers are advised to register for SMS alert facility, if not already registered, to keep immediate track of the transactions put forth in their accounts.

Log on to our website : www.iob.in to view the latest offers and Bank Charges

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Indian Overseas Bank
Central Office
763 Anna Salai, Chennai 600 002

TERMS & CONDITIONS governing use and operations of IOB Prepaid Card

Indian Overseas Bank's Pre-Paid Card is issued on the following terms & conditions. Please read these terms and conditions carefully before using the Card. These terms and conditions apply to all transactions involving use of the Card. The Purchaser / Cardholder is deemed to have accepted unconditionally all the terms and conditions listed hereunder and will be bound by them once the Card is used.

Definitions:

1. "Bank" means Indian Overseas Bank (IOB) having its Central Office at 763, Anna Salai, Chennai – 600002 and its successors and assigns.
2. "Card" refers to the IOB Pre-Paid Card issued by the Bank to the customer.
3. The Purchaser of Pre-Paid Card shall be responsible to notify the terms and conditions herein to the beneficiary and ensure that the cardholder has read and understood the same thoroughly. Use of the card shall deem that the purchaser and cardholder have conditionally agreed to the terms and conditions herein governing the use of the Pre-Paid Card.
4. The Pre-Paid Card will be activated within a maximum period of 24 hours from the time of issue.
5. Discrepancy, if any, balance amount available in the Pre-Paid card shall be taken up directly by Cardholder with Purchaser.
6. The Bank reserves the right to forfeit the outstanding, if any after expiry of the validity of the card. An SMS alert message will be sent to the original purchaser's registered mobile number, 15 days prior to the expiry of the card.
7. The Purchaser alone will make request for re-issue of new card in lieu of the lost card, with the balance amount available in the hot listed card. Bank can re-issue a card only to the purchaser after deducting applicable charges.
8. In the case of change in address/ mobile number/ Email id, the purchaser can contact only the Card issuing branch of the Bank.
9. "ATM" means any Automated Teller Machine, in India only at which amongst other things, the card holder can use his card to access his funds held in his Pre Paid Card with the bank.
10. "Cash Dispenser" means an ATM with restricted function ability of dispensing cash only.
11. "IOB ATM" means ATMs installed by IOB.
12. "Shared ATM" means ATM of any other Bank on a shared network with whom the Bank has a tie-up where the Cardholder can use his Card to access his account.
13. "CBS Branch" means any branch of the bank, which is networked and offers the Core Banking Service.
14. "Account" means the Cardholder's PrePaid Card A/c. Savings or Current or Cash Credit or other account, which has been designated by the Bank to be an eligible account for the operation of the Card.
15. "Purchaser", "Cardholder" or "Customer" means an account holder who applies for a Card or who was already issued Card, which has been replaced with the Card and includes his/her legal heirs, representatives, heirs, administrators and executors whose application is accepted by the Bank, for effecting certain Banking transactions by electronic means through ATMs or Point of Sale (PoS) terminals at merchant establishments or secured Internet/e-commerce Payment gateways.
16. "PIN" means Personal Identification Number (required to access ATMs and for use in PoS terminals) advised to the Cardholder by the Bank or changed by him from time to time.
17. "CVV" means Card Verification Value, which is represented by three digits printed after the signature panel on the reverse of the card and is used for doing transactions through the Internet.
18. "Merchant Establishments" shall mean establishments located in India which accept/ honour the IOB-PrePaid Card and shall include amongst others, stores, shops, restaurants, airline, railways, etc.
19. "PoS" shall mean Point of Sale swipe terminals or Electronic Data Capture (EDC) machines in India, whether of the Bank or any other Bank on the shared network that permits the debiting of accounts for purchase transactions, from merchant's establishments.
20. "Transaction" includes any instruction, directly or indirectly, given by a Purchaser/Cardholder to the bank to effect transaction in his her account by using the card. (Examples of transaction can be retail purchases, cash withdrawals, cash / cheque deposits, e-commerce payments, etc.)
21. "International transaction" means the transactions performed by the Purchaser/ Cardholder through the Card outside India, Nepal and Bhutan.
22. "VISA" means a trademark owned by VISA International.
23. RuPay is trademark owned by NPCI.
24. Master Card / Maestro Card is trademark owned by Master Card Worldwide.

25. 'ATM Network' means ATMs that honours any Card that VISA / Electron logo or Master / Maestro logo or RuPay logo.

26. References to VISA / Master / RuPay regulation pertains to guidelines issued from time to time by VISA / Master Card NPC to all the member banks of its network.

Terms & Conditions:

1. The Card shall be issued by the Bank solely at its discretion to the Purchaser provided he / she satisfies the applicable eligibility norms and / or maintains prescribed minimum balance in his / her account. The Bank in its sole discretion may refuse issuance or renewal of the Card and or impose conditions without assigning any reason.

2. The Card is and shall remain the property of the Bank at all times and will be returned by the Cardholder unconditionally and immediately upon Bank's request. The Bank reserves the right to withdraw / cancel the Card or any of the services thereby offered at any time without prior notice.

3. a) The Card shall be used only by the Purchaser / Cardholder and is not transferable or assignable.

b) The Purchaser/Cardholder shall take all necessary precautions to ensure the safety of the Card. The Purchaser/Cardholder must sign the Card immediately upon receipt. The Bank shall not assume any liability whatsoever for any claim or damages arising from Purchaser/Cardholder's failure to sign the Card or from signature deviating from the specimen signature appearing on the Application form for issuance of the Card.

c) The Purchaser/ Cardholder shall not inform / disclose to any person the PIN given by the Bank for access to ATM or PoS and PIN used by him / her for transacting through ATM or PoS at any time and under any circumstances voluntarily or otherwise.

d) PIN is for personal use, strictly confidential and not transferable. The Purchaser/ Cardholder shall not keep any written record of his / her PIN in any place or manner, which may enable a third party to use the Card. There is provision to change the PIN in any ATM or IOB and Purchaser/Cardholder must change the default PIN provided by the Bank immediately on receipt of Card. PIN shall not be used for PIN any purpose other than for transactions designated by the Bank for use through ATMs / PoS / E-Commerce.

e) The Purchaser/cardholder shall keep the CVV confidential and must always have the card within his sight even when payments are made in hotels, restaurants, petrol stations or any other merchant outlets. The Purchaser/ cardholder shall be responsible for any transactions that may arise consequent to skimming of his card information. The cardholder shall be responsible if the CVV provided for Internet transactions that are not done through a secured e-commerce payment gateway.

f) The Bank shall not be liable whatsoever for any loss / damage arising out of issue of the Card and related PIN and CVV to the cardholder.

g) The Purchaser/Cardholder will be solely responsible for all transactions effected by the use of his Card whether authorized by the Purchaser/Cardholder or not and shall indemnify the Bank for all loss or damage caused by any unauthorized use of Card or related PIN of the Cardholder, including any penal action arising there from on account of any violation of RBI guidelines or rules framed under the Foreign Exchange Management Act 1999 or any other country / state / continent / territory wherever located in the world at the time notwithstanding the termination of this agreement.

The Bank shall debit the Purchaser/Cardholder's Account with the amount of any withdrawal, transfer, and / or other transactions effected by the use of the Card through any ATMs, PoS and Internet in accordance with the Bank's record of transactions. The Cardholder shall maintain sufficient funds in his / her account to meet any such transaction. At no time shall the Cardholder use or attempt to use the Card for withdrawal or transfer unless there is sufficient clear funds in his/her account.

4. When the cardholder overdraws from an account interest shall be charged on such overdrafts as prescribed by the Bank. If a cardholder, by using the Card, draws an amount in excess of the balance available or overdraft limit permitted by the Bank, he / she shall pay to the Bank the entire amount overdrawn with interest and penalties as prescribed by the Bank.

5. The records of the Bank in computers for transactions put through by use of the Card at any ATM, PoS or Internet shall be conclusive and binding on all concerned for all purposes.

6. All fees related to Card are determined by the Bank from time to time and will be recovered to the debit of the Purchaser/ Cardholder's account and the Cardholder shall unconditionally agree to pay / provide funds for such levy.

7. If the Card is lost / stolen or captured in an ATM, the Purchaser/Cardholder shall immediately report to the Bank by the quickest mode of communication and Purchaser to confirm in writing as soon as possible. Similarly any instruction to stop operation of Card facility shall be in writing. Till such notification is received and acted upon by the Bank, the Purchaser/Cardholder will be responsible for all transactions effected by the use of Card. The Bank is entitled to request any data related to the Purchaser/Cardholder and the account prior to blocking in order to verify the identity of the reporting person. The Bank will debit the Cardholder's Prepaid/SE / CA / CC account with the cost of issuing a replacement Card. Any replacement of the Card shall be subject to the terms and conditions, which are in force at the time of issuing the replacement card.

8. If the Purchaser subsequently is able to trace/find the Card within the validity period of the Card which is reported lost, the Purchaser shall inform the Bank and may submit a

request for activation. In such case, the Bank in its discretion may activate the Card provided that no Card in lieu of lost Card was issued.

9. The Bank will not be liable for any failure to provide any service or to perform any obligation hereunder where such failure is attributable (directly or indirectly) to any malfunction of the machine or the Card, failure of communication lines or any other circumstances beyond the control of the Bank. The Bank will not be liable for any dispute, consequential or indirect loss or damage, arising from or related to the use of the Card. Any statement issued by the machine at the time of withdrawal shall be conclusive unless verified and found otherwise by the Bank. Any such verification shall likewise be final and conclusive and the Cardholder shall not have objection thereto.

10. In case the Purchaser decides to terminate the use of the Card, the Purchaser shall give the Bank not less than 2 working days' prior notice in writing. Such termination shall also be deemed as termination of the Card facility accorded by the Bank to the Purchaser/Cardholder. However, the Cardholder shall be liable to the Bank for all the transactions put through the Card.

11. In case the Bank decides to hold-a Card or cancel the facility for any reason whatsoever, the Card facility shall stand automatically cancelled / withdrawn. The Bank will not be in a position to intimate the Cardholder personally before hot-listing such Card. Appropriate service charges shall also be levied to the Purchaser's account and Purchaser shall be liable for the same.

12. The Purchaser shall provide such information, records or certificates relating to any matter that the Bank deems necessary. The Bank reserves its right to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if found incorrect, the Bank may at its discretion refuse renewal of the Card or cancel the Card forthwith.

13. The Bank reserves the right to disclose in strict confidence to other institutions, such information concerning the Purchaser's account as may be necessary or appropriate in connection with the Card transactions or its participation in any Electronic Funds Transfer Network, or to any court of competent jurisdiction, quasi-judicial authority, law enforcement agencies and any other wing of Central Government or State Government.

14. Any notice hereunder sent by post will be deemed to have been received by the Purchaser within 7 days of posting to the address notified in writing to the Bank by the Purchaser / Cardholder. Notification of changes by such means as the Bank may consider appropriate will constitute effective notice to the Purchaser/Cardholder thereof.

15. The Bank shall be entitled to terminate the Card facility with immediate effect and cancel the Card upon the occurrence of any of the following events:

a. Failure to adhere or comply with terms and conditions as may be stipulated from time to time.

b. Upon hot-listing the Card or in the event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank.

c. Upon the Bankruptcy or any insolvency / other proceedings of similar nature imposed on the Purchaser.

d. Death of the Purchaser.

e. Any other event by which the Bank concludes that allowing possession of card with the purchaser is detrimental to the Image / Interest of the Bank.

16. The Purchaser/Cardholder's has / have read, understood and agreed to be bound by these terms and conditions subsisting. The Bank may in its absolute discretion withdraw the Card, the service thereby provided or to add / modify / delete any of the terms and conditions at any time without prior notice to the Purchaser/ Cardholder and the same shall be binding on the Purchaser/Cardholder. Use of the Card after the date specifying such modifications / changes will constitute acceptance of such change.

17. The Purchaser/Cardholder accepts the onus of ensuring compliance with the relevant Reserve Bank of India (RBI) Regulations, Exchange Management Act 1999 (the FEMA Act), all the rules and regulations framed under the Act and as amended / modified / applicable from time to time and any other corresponding enactment in force from time to time.

18. The Bank may decide to send the Card and / or the PIN to the branch where the customer has the account or directly to the customer or in any other combination. Where the Card and / or PIN is sent to the Cardholder by post / courier of Bank's choice at the address mentioned in the application form at his risk and responsibility and that such delivery by post / courier at that address will be construed as a valid delivery of the Card / PIN to the Cardholder, irrespective of whether the said Card / PIN is delivered to him or to some other person at that address.

19. The purchaser shall inform the Bank immediately if there are any changes in the information provided in the Application for issuance of the Card including change in his employment and / or office or residential address and telephone numbers.

20. Purchaser/Cardholder will be allowed to use his Card only upto a pre-defined amount every day in ATM / Merchant Establishments / Internet, irrespective of the credit balance in his account. The amount will be determined by the Bank and may be changed at any time at its discretion without notice to the Cardholder.

21. If the Card is not used for any transaction by the Cardholder for a continuous period of 180 days or more, the Card may be deactivated for security reasons at the sole discretion of the Bank.

22. The Cardholder shall get his passbook updated at least once in a month. The

Cardholder shall inform the Bank in writing within seven (7) days from the statement date or from the date of updating of his passbook of any irregularities or discrepancies that exist in the transaction details at an ATM / Merchant establishment / Internet. If no such notice is received during this time, the Bank will assume the correctness of both the transaction and the statement of account / passbook and the Bank will not be liable for claims / representations made by the cardholder subsequently.

23. The Bank may from time to time, at its discretion, tie-up with various agencies to offer various features on the PrePaid Cards. All these features would be on best efforts basis only and the Bank does not guarantee or warrant the efficacy, efficiency or usefulness of any of the products or services offered by any service providers / merchants / outlets / agencies. Disputes, if any will have to be taken up with the merchant / agency, etc directly, without involving the Bank.

24. The Purchaser may be offered various insurance benefits from time to time by the Bank through tie-up with any Insurance Company. The Purchaser specifically acknowledges that he shall not hold the Bank responsible for any matter arising out of or in conjunction with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever and all such matters shall be addressed to and sorted out directly with the insurance company. Further, the Purchaser / Cardholder also agrees that the Bank may at any time (in its sole discretion and without giving any notice thereof) to the Purchaser / Cardholder or assigning any reason thereof) suspend, withdraw or cancel the benefit of such insurance cover and there will be no binding obligation on the Bank to continue this benefit.

25. The Bank makes no representations about the quality of the goods and the services offered by third party providing benefits such as discounts to Cardholder. The Bank will not be responsible if the service is in any way deficient or otherwise unsatisfactory.

26. The Purchaser / Cardholder shall be availing this facility at his own request without any liability either expressed or implied on the part of the Bank and agrees not to make any claims against the Bank in respect thereof.

27. All disputes are subject to the exclusive jurisdiction of the Courts of Chennai, irrespective of whether any other Court may have concurrent jurisdiction in the matter and governed by the Laws of India.

28. The Purchaser/Cardholder will be liable for all the costs associated with the collection of dues, legal expenses or charges where legal resources have been utilized in the resolution of a dispute.

29. The Purchaser/ Cardholder will also remain bound by the terms and conditions of operation of his / her Prepaid Card/Savings Bank Account / Current Accounts / other accounts with the Bank and the changes made thereto from time to time.

30. Purchaser / Cardholder is also bound by the Rules and Regulations of the Bank as amended from time to time.

31. The powers and authorization conferred on the Bank are irrevocable.

Merchant Establishment Usage:

32. The Card is for Electronic use only and will be accepted only at merchant establishments that have an Electronic Point of Sale swipe terminal. Any usage of the Card other than electronic use will be deemed unauthorized and the Cardholder will be solely responsible for such transactions.

33. The Purchaser/ Cardholder must sign the sales slip and retain his copy whenever the Card is used at merchant establishments. Bank will not furnish copies of the sales slip. Any sales slip not signed personally by the Purchaser/Cardholder but which can be proved, as being authorized by him will be the purchaser/cardholder's liability.

34. The Bank will not be responsible for any dealings the merchant may have with Purchaser/ Cardholder, including but not limited to supply of goods and services. Should he have any complaint relating to any merchant establishments, the Purchaser/Cardholder should resolve the matter with the merchant establishment and in the event of the complaint remaining unresolved, it will not relieve the Purchaser/ Cardholder from any obligations to the Bank.

35. The Bank shall not be responsible or liable in any manner for the refusal by any merchant establishment to accept or honour the Card.

36. The Bank is not responsible for any charges over and above the value / cost of transactions levied by any merchant establishment and debited to the Purchaser/ Cardholder account along with the transaction amount.

37. A purchase and a subsequent credit for cancellation of goods / services are two separate and independent transactions. The refund (less cancellation charges) will only be credited to Purchaser/Cardholder's account as and when it is received from the merchant. If the credit is not posted to Prepaid account within 30 days from the date of refund, the Purchaser/Cardholder must notify the Bank along with a copy of the credit note from the merchant.

38. In case of purchase transactions, a sales slip with the signature of the Purchaser/Cardholder together with the Card number noted thereon shall be conclusive evidence between the Bank and the Purchaser/Cardholder as to the extent of the liability incurred by the Purchaser/ Cardholder. The Bank shall not be required to ensure that the Purchaser/ Cardholder has received the goods purchased / availed of the services to the Purchaser/Cardholder's satisfaction.

39. The Bank shall not be liable or responsible for the goods or services purchased or