

Terms and Conditions for BarodaTravelEasy cards

Baroda TravelEasy Card - International Currency Card (hereinafter referred as 'the card') means a Prepaid Card issued in designated foreign currency by Bank of Baroda, to the applicant for effecting Cash withdrawal, Balance enquiry and other permitted transactions through Automated Teller Machines (ATMs), at POS (Point of Sale) terminals installed by Merchant Establishments displaying VISA logo or any other institution which may be notified from time to time and in countries other than India, Nepal and Bhutan. By signing or using the card, the cardholder agrees to and accepts the terms and conditions.

Definitions

In these Terms and Conditions: "The Bank", means Bank of Baroda, a body corporate constituted by and under the Banking Companies (Acquisition and transfer of undertakings) Act, 1970 and having its Head Office at Mandvi, Baroda and its corporate office at Baroda Corporate Center, C-26, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400051.

"We", "Us" or "the bank" terms is used to refer Bank of Baroda, bank's all branches, and includes its successors and assignees, depending on the context of the subject matter.

"The Cardholder" is the person who has received Baroda TravelEasy Card after successful completion of bank's application process and requirements.

"You", "Your", "member", "card user", or "card purchaser" terms refer to cardholder depending on the context of subject matter.

"Baroda TravelEasy Card" or "Card" means the Card, purchased by you or a Baroda TravelEasy Card to which additional funds are added, which will allow you to access your Funds, subject to these Terms and Conditions.

"ATM" refers to Automated Teller Machine on a shared network, at which among other things, you can use the Baroda TravelEasy Card to access your Funds Use of ATM is subject to these Terms & Conditions.

"PIN" means the Personal Identification Number (a unique 4 digit secure number and provided only to you) assigned to your Baroda TravelEasy Card by us and then chosen by card holder from time to time.

"Merchant Partner" shall mean establishments located outside India, Bhutan, and Nepal, which honor Visa cards and shall include among others, stores, shops, restaurants, hotels and airline organizations advertised as honoring Visa Cards.

"Funds" or "Fund" or "Travel Funds" means an amount equal to your original purchase amount, plus any funds that may be reloaded onto the original amount, as the case may be (which does not include any fees paid to the financial

institution), less any amounts previously obtained by you and any fees, charges, conversion fees, and other expenses incurred in connection with your Card.

“Customer Care Centre” means center established by the bank or an agency arrangement to assist cardholder with all the queries related to the card.

“Transaction” means any instruction given, by a cardholder by using his card directly or indirectly to Bank of Baroda to effect a particular action on his specified account. (Examples of transactions can be retail purchase, cash withdrawal, and balance inquiries).

“Visa” shall mean a trademark owned by and normally associated with Visa International. “RBI” - Reserve Bank of India, the Central Regulatory Authority in India

1. Applicability of Rules and Regulations:

Card will be issued to the applicant only after successful completion of application process that includes completing application Form and submission of necessary documents that are required by the Bank.

Utilization of the Card shall be in strict accordance with the prevailing laws and Exchange Control Regulations, Foreign Exchange Management Act, 1999 and all amendments thereto and all the rules and regulations, notifications issued under the same with regard to foreign exchange entitlements as stipulated by RBI from time to time. The Cardholder shall be solely responsible to ensure compliance with all legal/ regulatory rules and regulations in force from time to time. The Bank will not be liable for any consequential or indirect loss or damage, arising from or related to non-compliance by Cardholder with the same and the Cardholder shall be liable for any action that may be instituted under Foreign Exchange Management Act, 1999 or any other laws or regulations.

The Cardholder indemnifies and agrees to hold the Bank, its employees and its agency partners indemnified against all actions, claims and costs, charges and expenses arising out of or as a consequent of the Cardholder not complying with laws and regulations in force from time to time pertaining to the purchase and/or use of the Card.

The Card shall not be valid for use in India, Nepal and Bhutan or such other countries as may be notified by RBI and/or the Bank from time to time.

The acceptance of VISA Cards is guided by VISA international and information about the same is available on its website www.visa.com. Cardholders are expected to check the acceptance of the VISA Travel Card in the countries/ cities where they wish to use the card. The Bank is not responsible for acceptance/non acceptance of card in any country.

The card is not transferable or non-assignable to any other person by the Cardholder under any circumstances. The cardholder is bound to comply with all the KYC requirements of the Bank for issue of the card.

The cardholder must put his valid specimen signature on the card immediately upon receipt. The cardholder agrees not to permit any other person to use it and shall take

all necessary precautions and measures to safeguard the card from any misuse of the card and shall keep and or retain the card under his/her personal control at all times.

The cardholder shall acknowledge and agree that Personal Identification Number (PIN) issued by the Bank to the cardholder for use with the card shall be known only to the cardholder and is for the personal use by the cardholder and is not transferable and strictly confidential. The cardholder agrees further that a written record of the PIN number shall not be kept in any form, place or manner that may facilitate its use by a third party. The PIN shall not be disclosed to any third party, either to staff of the Bank or to merchant establishments, under any circumstances or by any means whether voluntary or otherwise.

The cardholders agree that the card is valid up to the last day of the month/year indicated on the card issued by the Bank or up to 3 years from the date of activation of card (whichever is earlier). The cardholder hereby undertakes to surrender the card before it expires.

As per RBI guidelines, on receipt of intimation from the bank at least 15 days in advance as regards the expiry of the validity of the card. Card cannot be renewed automatically. The cardholder should apply for encashment of the card balance (balance amount will be credited to customer's account with the bank) or for a renewal of the card. All available amounts at the time of expiry of the card not claimed / en-cashed shall lapse to the Bank.

In case the Card is cancelled, whether on account of non-compliance with Exchange Control regulations or otherwise, the Bank will not be responsible for any attempted use of the Card, resulting in the Card being dishonored or otherwise.

2. Activation of Card:

You will be given delivery of the Baroda TravelEasy Card on the same day and activation will be done in 1-2 working days after receipt of valid documents and load amount with fees.

3. Treatment of currency deposited:

Bank shall pay no interest, compensation or any benefit/bonus to the Cardholder in connection with the Travel Funds and the Travel Funds do not constitute a deposit by the Cardholder with Bank (or with any other person) nor do they entitle the Cardholder to any Overdraft/Credit facility.

4. Reloading your Card:

The Baroda TravelEasy Card is a re-loadable card and cardholder will be able to add funds to card balance subject to these Terms and Conditions. To add funds to your balance, you must visit the branch from where you have purchased the Card. You will be asked to complete a Reload Form, containing various pieces of security information. You may only reload funds of the same currency in which your Card was originally issued.

The Bank reserves the right to:

- Limit the amount of Funds that can be added to your Card

- Limit the number of times that Funds can be added to your Card
- Decline a reload transaction.

5. Multiple Cards and card limit:

Each Card will be subject to a maximum limit as defined by RBI and FEMA. Purchase of multiple cards of same currency is not permitted. New card will be activated only after deactivation or expiry of earlier card; only the last card of the same currency purchased by you will be active at any given time.

6. Use of Card:

Merchant Establishment usage:

The Card is accepted at all electronic point-of-sale terminals at merchant Establishments, (outside India, Nepal and Bhutan) which display the VISA/ VISA Electron logo. Please check the countries for VISA cards acceptance before use.

The card is for Electronic use only and will be accepted only at merchant Establishments that have an electronic

Point-of-sale swipe or EMV Chip terminal and the cardholder will be solely responsible for such transaction.

You must sign the sales slip and retain your copy of the sales slip whenever the card is used at merchant Establishments. Bank of Baroda will not furnish copies of the sales slip. Any sales slip not personally signed by you but which can be proven, as being authorized you will be deemed to be your liability.

The Bank will not accept any responsibility for any dealings that you may have with the merchant, including but not limited to the supply or quality of goods and services that are availed or offered. You should resolve the matter with the merchant establishment independently at the cost and consequences solely borne by you and failure to do so will not relieve you from any obligations to The Bank. Bank of Baroda accepts no responsibility for any charges over and above the value/cost of transactions levied by any Merchant Establishment and debited to your account along with the transaction amount.

A purchase and a subsequent credit for cancellation of good/services shall be treated as two separate transactions, The refund, if any, so entitled to you will only be credited to your account (less cancellation charges) as and when it is received from merchant if the credit is not posted to your card account within 30 days from the day of refund, you must notify Bank of Baroda, along with a copy of the credit note or void slip from the merchant. The Bank accepts no responsibility and or liability for any delay caused in this regard for any reason whatsoever.

The card is prohibited from being used over any mail order/ over the phone purchases and any such usage shall be considered as unauthorized. The Cardholder would be solely liable for all unauthorized acts and transactions.

ATM Usage:

The card is accepted at VISA ATMs worldwide except in India, Nepal and Bhutan. Customer can withdraw cash or perform balance inquiry in VISA / VISA Plus / VISA

Electron ATMs. The transactions will be in local currency of the country where card is used and additional cross currency fee might be applicable. Cash withdrawals and balance inquiries performed by the cardholder at ATMs shall be subject to fee as per the prevailing tariff or charges specified by the Bank and may be subject to change as per the Bank's discretion, without any prior information. Customer cannot change the PIN in ATMs (ATM PIN change can be done on Card holder portal (free) or by calling landline +9140-30913707 and reset forgotten PIN through IVR (chargeable)).

The Bank will not be liable for any failure to provide any service or to perform any obligation there under where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the card, temporary insufficiency of funds, any dispute or other circumstances beyond its control. The availability of ATM services in a country other than that in which the card was issued is governed by the local regulations in force in the said country. The Bank shall not be liable if these services are withdrawn without notice thereof

In case of debits in excess of funds held by the cardholder, the cardholder permits the Bank to debit his account(s) with the Bank and/or reimburses the Bank subsequently on return, in case he does not have any operating account with the Bank.

The Bank will not be liable for any consequential or indirect loss or damage arising from or related to the loss or use of the card and corresponding PIN, howsoever caused.

Limits on Usage:

The Bank reserves the right to limit the principal/primary purchase amount and reload amount into the principal/primary purchase amount. The Bank also reserves the right to limit the amount that maybe transacted using the card, each day or over a specified period. However The Bank shall not be liable in case such limit is exceeded.

ATM owners and operators may have set limits to restrict the number of withdrawals or/and the amount of money you can obtain through the use of the card. These limitations vary between different ATMs and ATM operators. The Bank is not responsible for any loss or inconvenience caused by these restrictions or because of the lack of uniformity in these restrictions or facilities available at ATMs.

Charges, Fees, Currency Conversion:

Transaction fees for cash withdrawals / balance inquiry and/or any other charges will be deducted from the card funds at the time of posting the cash withdrawal / balance inquiry or whenever applicable.

The charges/fees applicable on the usage of the card maybe revised / changed by the Bank from time to time without prior intimation to the cardholder and the cardholder waives notice to itself for the same.

A minimum charge as decided by The Bank from time to time and informed to the cardholder via the schedule of charges will be deducted from the funds at the time of posting the cash withdrawal / balance inquiry transaction. Any fees assessed by the

ATM owner or operator over and above this will be subsequently deducted from the travel funds.

All charges, cash withdrawals at ATMs, payments at merchant establishments where transaction is in a currency other than card currency, shall be billed to the cardholder's funds in the currency in which the card was issued. You hereby authorize the Bank and/or VISA to convert the charges incurred in the foreign currency equivalent to the currency in which the card was issued thereof at rates as per the policy VISA and/or The Bank from time to time.

VISA International will use the procedure set forth in its applicable policy in effect at the time the transaction is processed. Currently, VISA's policy provides that the transaction is processed on the same day you withdraw / utilize the funds and the currency conversion rate used is either a wholesale market rate or a government mandated rate in effect the day before processing, increased by a percentage established from time to time by VISA International/Bank of Baroda.

7. Surrender of the card:

You hereby undertake to surrender the card before it expires and avail Indian Rupees equivalent to the residual funds on the card at a currency conversion rate specified by The Bank from time to time.

Cardholder may choose to transfer these funds to a Resident Foreign Currency Domestic RFC (D) Account held with Bank of Baroda. The Resident Foreign Currency RFC (D) Account so opened will be denominated in Foreign Currency selected. The rules and regulations governing the RFC (D) Account Facility offered by Bank of Baroda Will apply thereon.

In case of failed transactions/ transaction shown under unbilled amount the settlement will take place as per VISA guidelines. The guideline stipulates that the time involved in such settlements is of 35 days from the date of transaction. Any refund request for a card with unbilled amount will be processed only after settlement of unbilled amount.

8. Termination/ Revocation of the Card:

The Bank shall be entitled to terminate the card facility accorded by The Bank to the Cardholder upon the occurrence of any of the following event.

- (i) Failure to adhere to or comply with the terms and conditions herein.
- (ii) An event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank;
- (iii) Cardholder becoming the subject of any bankruptcy, insolvency proceeding or proceedings of a similar nature;
- (iv) Demise of the Cardholder, or
- (v) Withdrawal of the Card for any reason whatsoever
- (vi) Any other reasons which in the opinion of the Bank necessitate termination of the Card facility.

Use of your Card at any unauthorized locations or for any purpose other than as described above is strictly prohibited and may result in termination /

cancellation of your Card without any notice. The Bank will not be liable for any loss, direct or indirect, that you may suffer as a result of any unauthorized use or cancellation of the Card.

If at any point in time your Card remains inactive (no transactions) for a continuous period of 6 month or more, then the Bank reserves the right to deactivate the card or levy charges and deduct the amount from travel funds. Any unspent balance on the Card can be cashed-out by contacting the Bank of Baroda Branch from where the card was originally purchased. If the balance in the Card is more than \$2000, refunds have to be claimed within 180 days from date of return (to India). If the Cardholder does not avail of the refund on time, the Card would be suspended.

9. Transactions on the Internet:

The Card can also be used for transactions on the Internet, however, cannot be used at websites registered in India and / or site accepting payment in Indian rupee/ currency of Nepal and Bhutan.

Please note that these transactions should be in accordance with the FEMA guidelines issued by Reserve Bank of India on prepaid travel cards and other applicable regulations. Compliance to these requirements will be the Cardholder's responsibility. The Cardholder agrees that he/she shall be solely responsible for the instruction, transaction or information provided on the Internet and acknowledges that the Bank shall have no obligation to verify the authenticity of any instruction, transaction or information received. The Bank will not be liable for acting in good faith on such instructions. If the Bank is of the opinion that an instruction over internet may not have been properly authorized by the Cardholder, the Bank may, after making reasonable efforts to check whether it was properly authorized, refuse to carry out such instruction or to take steps to reverse any action taken on the basis of that instruction. The Bank may at its sole discretion decide not to carry out any instruction/s through Internet, where the Bank has reason to believe that the instruction/s are not genuine or otherwise improper or unclear or raise a doubt. The Bank will not be responsible for any loss to Cardholder / third party that results from such refusal to carry out instructions or reversal.

The Cardholder agrees and acknowledges that he/she shall be solely responsible for maintaining secrecy of his/her account details and password(s). The Cardholder must comply with any other requirements designed to protect the security of his/her use of the internet, which are set out in the guidelines or notified to the Cardholder from time to time. To ensure that the Cardholder alone is able to access and give instructions through the internet, he/she must at all times comply with the following security procedures:

- (i) Cardholder should change his PIN regularly or if so required by Bank
- (ii) Not choose a password that was used before by the cardholder or easy to guess by anyone;
- (iii) Do not disclose any details of password to anyone;
- (iv) Do not record passwords in a way whereby it will be legible or accessible to any third party;
- (v) Preferably memorize passwords and then destroy any record of it;
- (vi) Do not leave the system unattended while you are logged in to internet; make sure to log out from internet if going away from the system;

(vii) Do not access the internet/website from any equipment or device connected to a local area network (or LAN), such as an office environment or browsing centers or any public points, without first ensuring that no one else is able to observe or copy the password(s).

The Cardholder acknowledges and unconditionally accepts and agrees that in no way shall the Bank be held responsible if the Cardholder incurs a loss as a result of technical snags or as a result of information being disclosed by any person or carrying out transaction on internet using the card and allotted password. If the Cardholder fails to observe the security and confidentiality requirements he may incur liability for unauthorized use. The Bank does not assume any responsibility on this behalf under any circumstance.

10. Limits on Use:

The Bank reserves the right to limit your original purchase amount. Further, the Bank reserves the right to limit the amount that may be transacted each day or over a specified period by use of the Card. However, the Bank will not be liable if any such limit is exceeded.

ATM owners and operators may also limit the number of cash withdrawals you can make with, and the amount of money you can obtain through use of, your Card. These limitations will vary, depending upon the particular ATM you use. The Bank is not responsible for any loss or inconvenience that you may suffer due to these restrictions or due to a lack of uniformity between transactions available at ATMs. If the Bank receives any process, summons, order, injunction, execution, distraint, levy, lien, information or notice, which it in good faith believe calls into questions your ability, or the ability of someone purporting to be authorized by you, to transact on your Funds, the Bank may, at its option and without liability to you or such other person, decline to allow you to obtain all or any portion of your balances during any time necessary to determine who has a legal right to such authority and take any other steps required by applicable law.

11. Printed Transaction Records and Statements:

ATM Receipts: When you complete a transaction through an ATM and you receive a receipt, then, make sure to check charge slip received for accuracy of the transaction.

You can download your Card account statement details by logging on to <https://bobprepaid.enstage.com/prepaid/customer/index.jsp> with your allotted PIN. Alternatively, you will receive duplicate statement of accounts from the Bank.

Balance Information: The ATM receipt may show your available balance when you use your Card. You can also get information regarding your available balance, by calling the Customer Care Center number.

12. Loss/Theft/Misuse of Card and/or PIN:

You should contact the Customer Care Centre immediately, if your Card is lost, stolen, misplaced, or you suspect that your PIN or other security information is compromised. The Bank will assist you in replacing your lost, stolen or damaged Card at a fee (as per the Schedule of Charges). You should immediately report theft of the Card to the police or law enforcement authority and lodge complaint. You will not be liable for any misuse on a Card or PIN after you have informed the Bank

of the loss, unless in the opinion of the Bank you have acted with gross negligence.

You will be liable for all losses for any misuse that have happened with your consent or knowledge. If there is any delay in notification to the Bank on loss or theft of the Card, you will be responsible for any misuse on the Card/losses incurred before reporting the loss to the Bank.

13. Excess Amount Paid:

In the event any excess amounts are credited by the Bank or there are any charges/fees due and payable to the Bank, the Bank reserves the right to recover such amounts from the balance in the Card or any other account maintained with the Bank. The Bank's decision on whether excess amounts have been credited or there are any dues towards the Bank shall be final and binding on you.

14. Disputes:

Any charge slip or other payment requisition signed by the Cardholder received from a Merchant Partner by the Bank for payment shall be conclusive proof that the charge recorded on such charge slip or other requisition was properly incurred in the amount and by the Cardholder referred to in that charge slip or other requisition, as the case may be, by the use of the Card, except where the Card has been lost, stolen or fraudulently misused post reporting to the Bank for Card blocking, the burden of proof for which shall be on the Cardholder. Dispute/grievance handling process of Bank/VISA/Local regulatory authorities would be applicable.

15. Quality of Goods and Services:

The Bank shall not in any way be responsible for merchandise, merchandise warranty or services purchased or availed of by the Cardholder from Merchant Partners including any delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods by the Cardholder. It must be clearly understood that the Card facility is purely a facility to the Cardholder to avail of the facility offered and the Bank holds out no warranty or makes no representation about quality, delivery or otherwise whatsoever of any goods purchased, and any dispute or claim must be resolved solely by the Cardholder with the concerned Merchant Partner.

16. Exclusion of Liability:

The Bank shall be under no liability whatsoever to the Cardholder in respect of all actions, claims, demands, proceedings, losses, damages, personal injury (including actual or perceived loss of reputation, defamation or the like), costs, charges and expenses whatsoever arising directly or indirectly out of:

- (i) Any use of the Card and/or PIN;
- (ii) The refusal by any person or Merchant Establishments in honoring or accepting the Card,
- (iii) Any ATMs/ POS terminals that malfunctions or is otherwise out of order, and whether resulting in such terminal not accepting the Card and/or PIN or otherwise;
- (iv) Misuse or fraudulent use of the Card by any person including the Cardholder;
- (v) Any statement made by any person requesting to a surrender/cancellation of the Card or any act performed by any person in conjunction thereto;

- (vi) Handing over of the Card by the Cardholder to a person other than the designated employees of Bank of Baroda at Bank of Baroda's premises;
- (vii) The exercise by Bank of Baroda of its right to demand and procure the surrender of the Card prior to the expiry date stated on its face, whether such demand and surrender is made and/ or procured by Bank of Baroda or by any other person or ATMs / POS terminals;
- (viii) The exercise by the Bank of its right to terminate any Card;
- (ix) The re-possession / cancellation of the Card and/or request for its return;
- (x) Any mis-statement, mis-representation, error or omission in any details disclosed to Bank of Baroda;
- (xi) Decline of processing of the Card and/or PIN due to such Card exceeding foreign exchange entitlements,
- (xii) In the event a demand or claim for settlement of outstanding dues/funds received in excess of the Travel Funds from the Cardholder is made either by the Bank or any person acting on behalf of Bank of Baroda;
- (xiii) Communication sent by any means of communication including by facsimile machines, Internet, ATMs/POS terminals, payment systems, or any other method over public and/or private lines that may not be encrypted, and which may involve the risk of possible unauthorized alteration and/or unauthorized use of communication, or (xiv) upon terminating, suspending, blocking or declining of the use of the card and/or access to the Travel Funds, inter alia, when it becomes necessary to determine whether any person is rightfully entitled to receive the Travel Funds/use the Card and/or for taking any other steps required by applicable law, rules and regulations or direction of any appropriate authority.

17. Currency Conversion Rates:

In the event that Travel Funds are obtained in a currency other than the currency in which the Card was issued (or subsequently changed), the Travel Funds will be converted to such new currency at the currency conversion rates decided by the bank or Visa or related governing bodies. This would include the situation of the Cardholder obtaining Travel Funds from an ATM in a currency other than the currency in which the Card was issued (or subsequently charged).

Currency conversion rate amount will be deducted from the Travel Funds for conversion from currency of the Card to the new currency as per VISA International policy and procedures in force at the time that such a Transaction is processed.

Currently, for Visa enabled Cards, the Visa International policy and procedures inter alia provide that where the transaction is processed on the same day (by effecting of withdrawal of Travel Funds or otherwise), the Currency conversion rate to be used is either a wholesale market rate in effect on the day before processing, or a government- mandated rate in effect the day before processing.

This shall be increased in either case, by a fee established from time to time by Visa International. As specified in an earlier section, Bank of Baroda levies additional currency conversion rate/ fees plus applicable service tax (and can be such higher/other rate as Bank of Baroda may specify from time to time), and which will be deducted from the Travel Funds. This is independent of the currency conversion rates / fees / costs / charges or otherwise as required by VISA International in terms of the above.

The Cardholder hereby agrees and acknowledges that all applicable costs, charges and fees in connection with the issue or usage of the Card can be deducted automatically from the Cardholder's Travel Funds. The details of the costs, charges and fees as currently in force are available in the folder addressed to the Cardholder. Such costs, charges and fees are subject to change by the Bank from time to time, and the latest applicable costs, charges and fees can be ascertained by contacting Bank.

18. Data Protection and Disclosure of Information:

The Bank processes the personal data required to issue your Card solely for the purpose of issuing and administering your Card. By availing the Travel Card, you will authorize the bank or an authorized third-party, to use this data for such processing. You also agree that the Bank may transfer any personal data collected by the Bank for such purposes to other designated entities.

Where it is necessary for completing transactions; or in order to verify the existence and condition or your balance for a third-party; or When necessary to comply with applicable law or government agency or court orders or legal proceedings; or when necessary to resolve errors or questions you have raised; or in order to satisfy our international data processing requirements; or For any such reasons which necessitate disclosure of information in the sole discretion of the Bank.

19. Errors, Questions or Complaints:

Cardholder may call Customer Care Number: (+91-80) 43428177 from worldwide for any assistance/queries or complaints in connection with the Card or the monthly statements etc. Alternatively, the Cardholder may email the Bank at bobsupport@cardbranch.com. Further, in case of complaint/s, the Cardholder should provide sufficient and correct details in writing to the Bank in order to enable the Bank to investigate and respond to the complaint or query appropriately.

20. Variation of Terms and Conditions:

The Bank reserves the right to modify these Terms and Conditions from time to time upon notice to the Cardholders. Any changes in charges will be communicated to you with one-month notice. Notice will be in the form of notifying change on its website www.bankofbaroda.com.

Each of the provisions of these terms and conditions is severable and distinct from the others and, if at any time, one or more of such provisions is or becomes illegal or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way.

Bank is bound to follow rules, regulations and guidelines issued by Reserve Bank of India on the subject of Prepaid Cards and more particularly travel cards from time to time and the same shall be applicable to cardholders.

No act, delay or omission by the Bank shall affect its rights, powers and remedies under the terms and conditions or any further or other exercise of such rights, powers or remedies. The rights and remedies under these terms and conditions are cumulative and not exclusive of other rights and remedies provided by law.

21. Governing Law and jurisdiction:

This Terms and Conditions shall be governed by and construed and enforced in accordance with the laws of India and in respect of any dispute arising upon, over or in respect of any of the terms and conditions given herein above, only the courts in Mumbai shall have exclusive jurisdiction to try and adjudicate such disputes.

22. Fee Structure

Applicable fee structure and card usage limits are listed on back side of the welcome letter provided as part of the Baroda TravelEasy Card welcome kit. Cardholder can access the latest fees and applicable Terms & Conditions on website: <http://www.bankofbaroda.com/baroda-traveleasy-card.htm>