

## GENERAL TERMS AND CONDITIONS

These terms and conditions ("Terms and Conditions") apply to and regulate the provisions of prepaid payment instruments namely Digi Khata Card(s) (also referred to as "Cards", "Digi Khata", "PayPointz", "Pay Point" "PPI") and wallets provided by Pay Point India Network Pvt. Ltd. ("the Company"). The prepaid payment instruments are issued by Pay Point India Network Private Limited ("PPI Issuer"). By completing the sign-up process for availing any of the Cards, you are deemed to have read, understood and accepted each and every Terms and Conditions mentioned herein, as may be amended from time to time. In these Terms and Conditions, "We", "Us" or "Our" refers to Pay Point India, "You" or "Your" refers to the individual purchasing or using the Prepaid Card

## DEFINITIONS

In these Terms and Conditions, unless the contrary intention appears and/or the context otherwise requires, capitalized terms defined by inclusion in quotations and/ or parenthesis have the meanings so ascribed; and the following terms shall have the meanings assigned to them herein below:

**"Account"** refers to a prepaid account with an account balance equivalent to the amount loaded on the PPIs, for the purpose of monitoring the limits available on such PPIs.

**Application form:** "Prepaid Card/ wallet Application Form" shall mean such form/s, document/s and other details as prescribed by PPI from time to time which are required to be submitted by the Personnel to PPI for issuance of the Pay Point Card.

**"Business Day"** means a day other than a Sunday, 2nd or 4th Saturday of a Month or Public Holiday.

**Cobranded Cards** means cards issued by Pay Point India & distributed by Pay Point and / or authorised entity / Co branding partners, having Co-branding arrangement with Pay Point India & permitted by Reserve Bank of India,

**"Charges"** means such levy, costs and charges levied by Us for usage of the PPIs, as amended from time to time.

**"Customer" or "Holder" or "You"** shall mean any person to whom the PPI is issued and who is authorised to hold and use the same against the value stored on such PPI.

**"Customer Care Centre"** refers to a contact center provided by Us for addressing all queries, complaints raised by the Customer or any details or information sought by the Customer in relation to the PPIs.

**"EDC" or "Electronic Data Capture" Machine** means terminal, printer, other peripheral and accessory and necessary software on which the PPI can be swiped or used to initiate a transaction.

**"Full KYC Wallet"** means wallet issued with full KYC as defined in KYC Policy of Pay Point India.

**“GPR Cards”** Means a prepaid cards issued as General Purpose Reloadable Cards (GPR), issued and attached to the wallet with full KYC as defined in KYC Policy of Pay Point India.

**“Gift Cards”** Means a prepaid cards that is issued & loaded with specific amount as per the PPI Policy of Pay Point India.

**“Internet Payment Gateway”** means the protocol stipulated/to be stipulated by us authorizing the payments made using PPI over the internet upon authentication of the Customer.

**“Interoperability”** Interoperability is the technical compatibility that enables a payment system to be used in conjunction with other payment systems.

**“Low KYC Wallet / PPI”** means wallet or PPI issued with minimum details and mobile verification with One Time Pin (OTP) & with limited limits set as per the PPI Policy of Pay Point India.

**“KYC”** shall mean Know Your Customer guidelines adopted by Us for the purpose of identification and verification of the Customer, pursuant to and compliant with the Regulations issued by Reserve Bank of India, from time to time.

**“Merchant Establishments”** shall mean such physical establishments (including but not limited to stores, shops, restaurants, hotels, etc.) (in any type of electronic form including but not limited to e-commerce platforms, digital marketplaces, etc.) located in India, having a specific contract with Us (or a contract through a payment aggregator / payment gateway / card network) for accepting PPI.

**“Payment Channel”** shall mean various modes of transactions including but not limited to EDC/POS terminals/kiosks/ATMs/ micro-ATMs/ Internet Payment Gateway/Mobile based payment solutions and various other modes as intimated by Us from time to time.

**“Personal Identification Number (PIN)”** is a numeric password provided to the Customer by us.

**“POS” or “Point of Sale”** means electronic terminals maintained by Merchant Establishments in India at which the Customer can use the PPI.

**“PPI”** shall mean a prepaid instrument which includes Wallets. GPR Cards & Gift cards that facilitate purchases against the value stored on such PPIs as defined in the Regulations.

**“Regulations”** shall mean the master directions, circulars, notifications, rules, guidelines, regulations, etc. issued by Reserve Bank of India or any other competent authority related to issuance and operation of prepaid payment instruments in India, as amended from time to time.

**“Schedule of Charges”** shall mean the details of fees or Charges as may be prescribed by Us from time to time and displayed on our website.

**“Touch Points”**: shall mean such physical establishments authorised by Pay Point for issuance & reloading purpose.

**“Transaction”** means any transaction initiated by the Customer using PPI at any Merchant Establishment.

**“Pay Point” or “Issuer”** shall mean Pay Point India Network Private Limited (CIN No. U74999MH2005PTC156130), a company incorporated in India under the provisions of Companies Act 1956, which is licensed to carry on its business of PPI by the Reserve Bank of India (“RBI”) and having its Registered Office at A-203 2nd Floor, Supreme Business Park Hiranandani Gardens, Powai Mumbai MH 400076. (hereinafter called “Pay Point India Network Pvt. Ltd.” or “Pay Point” which expression shall, unless repugnant to the context thereof, mean and include its successors and assigns).

Velocity : means limit of count and value of transaction set by Pay Point for usages of cards & wallet.

**“Website”** shall mean the website owned, established and maintained by Pay Point located at the URL: [www.digikhata.in](http://www.digikhata.in) or any modifications or amendments thereto from time to time.

#### **ISSUANCE AND USAGE OF Full KYC PPI (Wallet & GPR Cards)**

The Full KYC PPI shall be the exclusive property of the Issuer. Wallet / GPR Cards will be issued as per the PPI Policy of Pay Point Loading & reloading, transfer Limits will be as per the limit set in PPI Policy of Pay Point

The Full KYC PPI shall be valid only within the territory of India and for transactions in Indian Rupees only. The PPI cannot be used outside the territory of India or for any transactions denominated in foreign currency.

The Customer shall be required to sign on the reverse side of the PPI (if the PPI is in the card form) immediately upon its receipt. We reserve the right to reject or cancel any transaction in absence of the signature or mismatch of the signature, without further notice or intimation to the Customer.

The PPI shall not be transferable to other individuals or third parties under any circumstances.

We shall not be liable to pay any interest on any balance maintained in the PPI at any point in time.

The Customer agrees and confirms that the PIN shall, under no circumstances, be revealed by the Customer to any relative or family members or third party. The Customer shall be solely responsible and liable for the consequences arising out of such unauthorized disclosure of PIN and/or unauthorized usage of the PPI. We disclaim all responsibility and liability arising out of or in connection with the unauthorized usage of the PPI and/ or any loss

We will inform or intimate the Customer 45 days prior to the expiry of the PPI through SMS on the registered mobile number of the Customer or as specified in the Regulations applicable from time to time. Customers need to utilize the entire credit balance available on the PPI prior to its expiry. In case

the Customer does not utilize the credit balance available on the PPI within the validity period, the Customer can approach Us for renewal of the PPI. In case the Customer does not approach Us within a specified period, the outstanding credit balance available on the PPI will be transferred to a fund in compliance with the Regulations.

The Customer shall sign and retain all the charge slips generated for each of the Transaction consummated at a Merchant Establishment. We shall not be obliged to provide copies of the charge slips or transaction slips to the Customer. Any such request by the Customer will be at our sole discretion and provided such requests have been made by the Customer within forty-five (45) Business Days from the date of the Transaction. The Customer agrees that we shall be entitled to charge additional cost or charge for providing copies of the charge or transaction slips.

Any charge or cost levied by the Merchant Establishment in relation to any Transaction shall be directly settled by the Customer with the Merchant Establishment. We shall not be liable or responsible, either directly or indirectly, for any act or omission on the part of the Merchant Establishment or the charges or cost levied by them in relation to the Transaction.

All refunds and adjustments due to any Merchant Establishments on account of device error or communication link will be processed manually and the Account will be credited after due verification by Us pursuant to the applicable rules, Regulation and our internal policy. The Customer agrees that any subsequent Transactions will be accepted or honored only based on the available credit balance in the Account without taking into account any disputed amount under consideration by us.

The Customer shall unconditionally keep us indemnified against any loss or damage caused to Us on account of dishonoring the payment instructions as a result of insufficient funds in the Account. The Customer agrees that we shall be entitled to deduct the amount of such loss or damage caused to us directly from the Account.

The Customer undertakes to act in good faith at all times in relation to all dealings of the PPI. The Customer accepts full responsibility for any illegal or wrongful use of the PPI in contravention to the Terms and Conditions contained herein.

The Customer hereby agrees not to use the PPI for making payment(s) of any goods and services, which is illegal under the laws. The PPI cannot be used for making purchases of prohibited or contraband products or services like lottery tickets, banned or prohibited magazines, participation in sweepstakes, purchase of bitcoins, payment for call-back services, etc. or payment for any other purchase of good or service or activity which are to be considered illegal by the virtue of law of land

We do not take any responsibility for any loss, damage or injuries suffered or caused to the Customer in connection with the service, quality of goods and services provided by the Merchant Establishment, refusal to accept (conditional acceptance) the PPI by Merchant Establishment and inability (technical issues) to use the PPI at Merchant Establishment.

The Customer hereby acknowledges and agrees that if there is no Transaction for a consecutive period of one (1) year on the PPI, subject to validity of the PPI, the same shall be made inactive by us after sending a notice to the Customer. The PPI can only be reactivated by us after validations and requisite due diligence, as stipulated from time to time.

The Customer hereby agrees to receive SMS or email alerts from us for all Transactions done using the PPI. The SMS or email alerts from us shall stipulate debit and credit Transactions, balance available or remaining on the PPI or such other information or details as stipulated by us, from time to time.

The Customer agrees that we may, at our sole discretion, utilize the services of external service provider(s) or agent(s) on such terms as required or necessary, for provisioning of the services in relation to the PPI.

As per the applicable Reserve Bank of India guideline on the Issuance and Operation of Pre-paid Instruments in India dated April 27, 2009 and updated from time to time by RBI, the maximum balance on a Full KYC wallet / prepaid card cannot exceed Rupees Two Lac (Rs. 2,00,000) at any given point of time. Therefore, the Card shall not, at any point of time, be loaded or reloaded by us, for any amount that may lead to exceeding the balance of Rupees Two Lacs (Rs. 2,00,000) in the card account.

As per the applicable guidelines of RBI, cash loading on a Full KYC prepaid card shall not be allowed for more than Rs.50,000/- in a month, subject to overall limit of the prepaid instrument.

KYC process and usage regulation will be as per the guidelines issued by the RBI and updated time to time.

The Customer may note that the wallet / Card is non-transferable.

Cash withdrawal from wallet / GPR Card:

Cash withdrawal will be allowed only upto a maximum limit of ₹ 2,000/- per transaction within an overall monthly limit of ₹ 10,000/- . We reserve the right to change the limit per transaction and over monthly limit of cash withdrawal.

The Customer shall have access to Frequently Asked Questions (“FAQ”) as uploaded by us on our website, from time to time.

We do not take any responsibility for any loss, damage or injuries suffered or caused to the Customer in connection with the service, quality of goods and services provided by the Merchant Establishment, refusal to accept (conditional acceptance) the PPI by Merchant Establishment and inability (technical issues) to use the PPI at Merchant Establishment.

## **BREACH**

- a. In the event of any breach of these Terms and conditions by the Customer, we shall have the sole right to forthwith cancel or terminate the PPI without having any liability, claim, demand or dispute against us.
- b. The Customer undertakes and agrees to indemnify Us against any loss, damage, claim, penalty, cost, charges or expenses (including legal counsel fees) that we may incur and/or suffer, whether directly or indirectly, as a result of the Customer committing any breach of the Terms and Conditions contained herein

## **TERM & TERMINATION**

The Full KYC PPI in the card form shall be valid until the expiry date printed on the face of the PPI.

The Customer agrees and undertakes to destroy the PPI in the card form upon its expiry.

The Customer agrees that the PPI in the card form shall be defaced by cutting of the top right-hand corner, ensuring that both the hologram and the magnetic strip have been cut and has been destroyed or received by us. The Customer agrees that the Customer shall continue to be liable for any Charges incurred on the PPI prior to its termination, irrespective of the fact whether the Customer has or claims to have destroyed the PPI.

We may at our sole discretion terminate the PPI if:

- i. the Customer is declared insolvent or in case of death of the Customer.
- ii. the Customer committing breach of any of the terms, conditions, stipulations or its obligations under these Terms and Conditions.
- iii. any restriction imposed on the Customer by an order of a competent Court or order issued by any regulatory or statutory authority in India or any investigating agency.
- iv. the program becomes illegal under the applicable laws, and Regulations.
- v. the program is terminated.

We, at our sole discretion, reserve the right to, either temporarily or permanently, withdraw the privileges on the PPI and/or terminate the PPI at any time without giving any notice or assigning any reason thereof. In case of a temporary withdrawal, the privileges attached to the PPI shall be reinstated by us at our sole discretion. In case of a permanent withdrawal, we have a right to cancel the PPI permanently. However, it is made distinctly clear that withdrawal (temporary or permanent) shall constitute automatic withdrawal of all benefits, privileges and services attached to the PPI. The Customer agrees that in the event of temporary or permanent withdrawal of the PPI, the Customer shall continue to be fully liable for all Charges incurred on the PPI prior to such withdrawal, together with all other applicable Charges thereon, unless otherwise specified by us.

If we temporarily or permanently, withdraw the privileges or terminate the PPI, We will, on best effort basis, promptly notify the Customer.

We shall not be held liable or responsible for any such delays or laches in receipt of such notification Upon termination of the PPI as stated above, the balance amount, if any lying in the Account will be refunded back to the source.

## **CHARGES**

Charges shall include:

Any fees charged by Us in respect of the PPI, including replacement, renewal, handling and other fees, if any.

Service Charges on specific types of Transactions. The method of computation of such Charges will be notified by Us from time to time.

Inactivity charges on cards where transactions have not been performed for more than 180 days those charges would be levied monthly starting from the 181st day from the date of last transaction and monthly rests thereof Charges shall be non-refundable, non-transferable and non-assignable in nature.

All Charges, in the absence of manifest error, shall be final and binding on the Customer and shall be conclusive in nature.

All statutory taxes including goods and service tax, imposts, duties (of any description whatsoever) as may be levied from time to time by Government of India or other competent authority in respect of or in connection with the PPI, shall be borne by the Customer.

All Charges related to the PPI will be debited from the Account, as may be levied from time to time. The Customer shall become liable to pay as soon as a charge has been incurred by use of the PPI.

**LOST, STOLEN OR MISUSED PPI in the card form:**

If the PPI in the card form is lost or stolen, the Customer must immediately report such loss or theft to the Customer Care Centre and request for immediate suspension of the PPI.

The Customer acknowledges that once the PPI in the card form is reported lost, stolen or damaged, such PPI cannot be used again, even if found subsequently.

The Customer is responsible for the security of the PPI and shall take all steps towards ensuring that the PPI is not misused. In the event we determine or receive any information that the Customer has neglected or refused or failed to take steps as indicated above, in case of loss, theft or destruction of the PPI, we reserve the sole right to cancel or terminate such PPI.

No liability shall accrue upon the Customer for any unauthorized transactions done on the PPI, after such PPI has been reported lost, stolen or damaged by the Customer to us. All the action in this regards will be treated as per the customer protection policy of the company updated from time to time and the same is being available on [www.digikhata.in](http://www.digikhata.in)

All our decisions shall be final and binding on the Customer.

**EXCLUSION OF LIABILITY**

We shall be under no liability or responsibility to the Customer or any third party, in respect of any special, indirect, incidental, consequential, punitive or exemplary loss or damage including, but not limited to, lost profits in connection with this arrangement.

**DISPUTED TRANSACTIONS**

Any charge or transaction slip or other payment requisition received by us for payment shall be conclusive proof of such Charge, unless the PPI is reported to us as lost or stolen and fraudulently misused thereafter and evidenced by the Customer.

All disputed Transactions in relation to the PPI shall be treated as per the customer protection policy of the company updated from time to time and same is being available on [www.digikhata.in](http://www.digikhata.in).

In the event of the death of the Card holder during the currency of the card, the company will stop operations in the account. The balance available in the card account will be settled as per the rules governing the disposal of assets of the Deceased Constituents and paid in INR.

## **QUALITY OF GOODS AND SERVICES**

Any dispute with or complaint against any Merchant Establishment regarding any goods purchased or services availed must be directly resolved by the Customer with the Merchant Establishment.

## **DISCLOSURES**

The Customer acknowledges and consents to sharing of information pertaining to the Customer and the usage of the PPI with any other banks or financial or statutory or regulatory authorities only in case of any financial misuse/fraud/legal cases where RBI, any regulatory authority, Government of India or Court directs Us to disclose such information.

The Customer acknowledges and agrees that We may report to any other banks or financial or statutory or regulatory authorities, any Customer delinquencies and/or the usage of the PPI only in case of any financial misuse/fraud/legal cases where RBI, any regulatory authority, Government of India or Court directs us to disclose such information. We shall not be obliged to disclose the details of such banks or financial or statutory or regulatory authorities to the Customer, including the extent of such disclosure unless RBI, any regulatory authority, Government of India or Court expressly permits Us to disclose the name of the said financial entity.

The Customer hereby authorizes us and our agents to exchange, share or part with all the information relating to the Customer's details and payment history with our group companies or affiliates only in case of any financial misuse/fraud/legal cases where RBI, any regulatory authority, Government of India or Court directs us to disclose such information

## **GOVERNING LAW AND JURISDICTION**

All disputes arising in relation to these Terms and Conditions shall be governed by and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the Courts of Mumbai.

## **AMENDMENT OF THE TERMS AND CONDITIONS**

We reserve the sole right to change these Terms and conditions, features and benefits offered on the PPI, including but not limited to Charges.

We shall communicate the amended Terms and Conditions by hosting them on Our website or in any other manner as decided by Us.

The Customer shall be responsible for regularly reviewing these Terms and Conditions, including amendments thereto as may be posted on Our website and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the PPI.

## **CUSTOMER GRIEVANCE REDRESSAL**

In the event of any dispute or grievance in relation to the PPI and/ or these Terms and Conditions, the Customer may contact the Customer Care Centre on details available on the website.

In the event the dispute or grievance in relation to the PPI and/or these Terms and Conditions is not adequately addressed or resolved by the Customer Care Centre, the Customer may approach the Nodal Officer, details of which can be found on our website.

We agree that all complaints, disputes or grievances raised by the Customer shall be addressed and/or resolved in a time bound manner.

The Customer may at any time approach the Banking Ombudsman for the grievance redressal. The list of Banking Ombudsman is available on the website of Reserve Bank of India i.e. [www.rbi.org.in](http://www.rbi.org.in).

## SCHEDULE OF CHARGES

Particulars of Charges	Amount (In Rupees)
Card Replacement	199
Card Non – Transaction	NIL
Card Activation	NIL
Registration Card Reissuance	NIL
Charge slip Retrieval Request	100
Inactivity Charges( charged monthly from 181st day of last transaction)	100

\*\*For detailed PPI Policy & other Polices, please visit [www.digikhata.in](http://www.digikhata.in)

Velocity :

Sr. No.	Description	Type	Value	Volume
1	Max bank accounts that can be added as beneficiaries in a wallet	Wallet		25
2	Max Digikhata wallets that can be added as beneficiaries in a wallet	Wallet		50
3	Monthly fund transfer limit to registered beneficiaries	Wallet	₹200,000	
4	Monthly fund transfer limit to unregistered beneficiaries	Wallet	₹10,000	
5	Monthly Merchant payment acceptance limit from a single person (Bank Account/UPI handle)	Merchant	₹2,500,000	
6	Monthly payment limit to a UPI handle (VPA) from a wallet (P2P & P2M)	Wallet	₹200,000	
7	Monthly payment limit to a single merchant from a wallet	Wallet	₹200,000	
8	UPI outward limit in first 24 hours after creating UPI ID in Digikhata App	Wallet	₹5,000	
9	Daily P2P UPI outward value limit	Wallet	₹100,000	
10	Daily P2P UPI outward transaction volume	Wallet		20
11	Monthly P2P UPI outward value limit	Wallet	₹2,500,000	
12	Monthly P2P UPI outward transaction volume	Wallet		100
13	Monthly P2P UPI inward value	Wallet	₹2,500,000	
14	Monthly P2P UPI inward transaction volume	Wallet		100
15	Daily P2P UPI inward value limit	Wallet	₹400,000	
16	Daily P2P UPI inward transaction volume	Wallet		25

17	Daily P2M UPI outward value limit	Wallet	₹100,000	
18	Daily P2M UPI outward transaction volume	Wallet		No Limit
19	Per transaction inward limit for individual merchants (e.g., auto/cab drivers, street vendors)	Merchant	₹10,000	
20	Per transaction inward limit for proprietors (with fixed business address proof)	Merchant	₹50,000	
21	Daily inward limit for individual merchants	Merchant	₹50,000	
22	Daily inward limit for proprietors	Merchant	₹100,000	
23	Monthly inward limit for individual merchants	Merchant	₹1,500,000	
24	Monthly inward limit for proprietors	Merchant	₹2,500,000	
25	Cooling period for outward transactions after electronic wallet load	Wallet		1 Hour
26	First 24-hour wallet loading limit via Payment Gateway	Wallet	₹50,000	
27	Monthly cash deposit limit in wallet	Wallet	₹50,000	
28	Monthly collection from wallet to merchant	Wallet	₹200,000	
29	Per transaction limit for wallet-to-wallet transfers	Wallet	₹10,000	
30	Per transaction UPI payment limit if QR is uploaded from gallery	Wallet	₹2,000	
31	Daily outward value limit from wallet	Wallet	₹300,000	
32	Monthly outward value limit from wallet	Wallet	₹2,500,000	
33	Daily outward transaction volume from wallet	Wallet		30
34	Monthly outward transaction volume from wallet	Wallet		500

### **Issuance and usage of Gift Card**

This documents sets out the terms & condition (T&C) applicable to Pay Point (Digi Khata) Gift Cards. The prepaid payment instruments are issued by Pay Point India Network Pvt. Ltd., and are referred to, inter alia as PayPoint Gift Card or Digi Khata Gift Card. These Gift Cards are governed and operated in accordance with the RBI Master Direction.

These terms and conditions may be updated from time to time at the sole direction of Pay Point India Network Pvt. Ltd. And same will be applicable to all variants of PayPoint Gift Cards

The following terms and conditions are applicable to the card holder upon receipt of the PayPoint Gift Card

1. All PayPoint Gift Card or Digi Khata Gift Card shall be valid for minimum period of 1(one) year and shall remain valid till the date mentioned on the face of the PayPoint Gift Card or cease to be valid once the money loaded is exhausted. The validity of the PayPoint Gift Card or Digi Khata Gift Card may be extended, or a replacement card may be issued on expiry, upon request from the Purchaser or the Cardholder subject to applicable fees and at the sole discretion of PayPoint India.

2. The PayPoint Gift Card Cards or Digi Khata Gift Card can be redeemed at any of the websites and offline locations which accept instruments as and by way of payment in Indian Rupee. These Cards can be used only within the territory of India.

3. Under no circumstances whatsoever, is the return of PayPoint Gift Card or Digi Khata Gift Card permitted under this Agreement once the same has been generated and delivered to the Purchaser.
4. The PayPoint Gift Card cannot be reloaded, resold, transferred values or redeemed / exchanged for its value in cash by the Card Holder.
5. Cash withdrawal facility is not allowed on PayPoint Card.
6. The Purchaser will provide the details of the Cardholder. If any information provided by the Purchaser or Cardholder is considered to be doubtful by Pay Point India Network Pvt. Ltd., the PayPoint Gift Card or Digi Khata Gift Card in doubts will be liable to be cancelled and the entire available amount of card value will be forfeited and no claims in respect thereof will be entertained by Pay Point India Network Pvt. Ltd.
7. The Purchaser shall indemnify, defend and hold harmless Pay Point India Network Pvt. Ltd. from and against any or all third party liability, losses, costs and expenses (including reasonable attorney's fees) relating to or arising out of the breach of these terms and conditions, the negligence or willful misconduct or fraud by the Purchaser, or its employees or agents.
8. All fees, and surcharge, goods and applicable taxes with respect to the PayPoint Gift Card or Digi Khata Gift Card shall be borne by the Purchaser or the Cardholders. Pay Point India Network Pvt. Ltd. shall have no liability towards the same. There may be surcharge applicable on certain cards transactions. In such an event, the same will be deducted from the card balance available in the PayPoint Gift Card or Digi Khata Gift Card at the time of transaction. In case the card balance is not sufficient to provide for the surcharge the transaction will be declined.
9. PAY POINT INDIA NETWORK PVT. LTD. DOES NOT MAKE ANY WARRANTIES, EXPRESSION OR IMPLIED, WITH RESPECT TO THE PAYPOINT GIFT CARD OR DIGI KHATA GIFT CARD, INCLUDING WITHOUT LIMITATION, AN EXPRESS OR IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN EVENT A GIFT CARD IS NON-FUNCTIONAL. THE PURCHASER AND CARDHOLDER'S SOLE REMEDY WILL BE THE REPLACEMENT OF SUCH GIFT CARD.
10. Any changes of Cardholder credentials like mobile number, e-mail id, etc. will have to be communicated by the Purchaser only. The cardholder cannot request for any change directly. The cardholder can check the available balance of cards by logging in on the Pay Point website. ([www.digikhata.in](http://www.digikhata.in))
11. Pay Point India Network Pvt. Ltd. from time to time may issue certain special categories of gift cards, which can be accepted at specific merchant category outlets.
12. Any dispute in relation to the PayPoint Gift Card or Digi Khata Gift Card shall be referred to Pay Point India Network Pvt. Ltd. and the decision of Pay Point India Network Pvt. Ltd. shall be final in this regard. Any disputes and claim in relation to the PayPoint Gift Card or Digi Khata Gift Card shall be subject to the law of India and the jurisdiction of the Courts at Mumbai.
13. For detailed PPI Policy & other Policies, please visit [www.digikhata.in](http://www.digikhata.in)