



EnKash Business Card

Corporate Card Application – Company Information

COMPANY PROFILE

Company Name*

Registered Address*

Mailing Address*

CIN*

PAN*

Type of Business Entity

Private Ltd.

Partnership

If other, please specify

DECLARATION

The Company/Firm/Entity hereby applies for establishing in the name of the Company/Firm/Entity a SBM bank (I) Ltd. VISA/MasterCard Business Card Account and agrees to accept and be bound by the Terms and Conditions governing the use and funding of the Business Card provided by SBM bank (I) Ltd. and the Business Card Account Terms and Conditions. • And in the event of any failure to do so by any of the persons named by the Company/Firm/Entity, the said person shall be liable to, for any action under the Foreign Exchange Management Act, 1999 as amended from time to time or any corresponding Act/applicable law and that person shall be debarred from the Business Card Facility/ either at SBM bank (I) Ltd.'s instance or by RBI in their sole discretion. The Company/Firm/Entity also agrees that its cardholders will comply with all Foreign Exchange rules and regulations in force at present and also any additions / amendments made there to from time to time by the Reserve Bank of India • The Company/Firm/Entity agrees that the Business Card and the funding facility is provided by SBM bank (I) Ltd at the request of the Company/ Firm with joint and several liability of Company/ Firm and the Card-holder to pay the total outstanding amount to EnKash and SBM Bank (I) Ltd respectively without any delay and as per the Terms and Conditions governing the Business Card. • The Company/Firm/Entity authorises SBM Bank (I) Ltd and/or their representatives to contact the Company/Firm/ Entities' bankers or any other source to obtain or verify information provided in the application form. The Company/Firm/Entity understands that certain particulars given by them are required by the operational guidelines governing banking companies. • The Company/Firm/Entity agrees to the MITC and the STC along with the Privacy Policy and T&Cs and authorise Enkash and SBM Bank (I) Ltd to carry out credit enquiries of the organisation and card holder. The Company/Firm/Entity agrees that access to any changes/updates in the Terms and Conditions applicable to the Business Card would be available on the website of Enkash Card only i.e. at www.Enkash.com. The Company/Firm/Entity agrees that the information and details provided in this Application Form and the documents submitted by it are true, correct and that the Company/Firm/Entity have not concealed any information. • The Company/Firm/Entity authorise Enkash /SBMI to request and receive my credit score and/or a copy of Credit Information Report of the organisation and the personal whose details have been provided herein above ("CIR") from TransUnion CIBIL/Equifax or equivalent entity. By submitting this Application Form, the Company/Firm/Entity hereby expressly authorise Enkash/SBMI to send me communications regarding various financial products and other services offered by them. • I hereby declare that I am duly authorised to enter into a contract in India on behalf of the Company / Firm / Entity.

Name of the Authorised Signator / Director*

Mobile No.*

Email ID*

Date

Signature of Authorised Signatory / Director and Director Seal



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CARDHOLDER INFORMATION

Please sign
across the
photo

Name

PAN*

Mailing Address*

Mobile No.*

Email ID*

MOST IMPORTANT TERMS AND CONDITIONS

By making an application, the Company / Firm / Entity, represented herein by its authorised signatory, understands, agreed and accepts the (a) Most Important Terms and Conditions mentioned herein below; and (b) EnKash Terms and Conditions shall govern the use of EnKash Business Card / Card / Business Card:

1. ELIGIBILITY AND REGISTRATION INCLUDING KYC PROCEDURE

- i. The Card is being issued by Card Issuer Bank co-branded with Card Issuer. The Card Issuer Bank shall be responsible for the issuance of the Card and the Card Issuer shall be responsible for the distribution, marketing and facilitating the services offered through the Card.
- ii. Cardholder Entity / Cardholder shall be liable for all misrepresentations and / or wrongful usage of service in violation of the 'terms and conditions' as set out in this Agreement and / or the Applicable Laws.
- iii. The Card Issuer as well the Card Issuer Bank reserves the right to deny, suspend and terminate Card Services to Cardholder Entity / Cardholder, with or without prior notice in any form, if it suspects, has reason to believe or upon request or instruction from a competent authority has been informed, that Cardholder Entity/ Cardholder have violated any of the terms, rules, laws, regulations and guidelines.
- iv. Before the issuance of the Card, the Card Issuer Bank and Card Issuer shall undertake a KYC process as per applicable laws.
- v. Cardholder Entity unconditionally accepts and agrees that any and all usage of the Business Card shall be subject to these Most Important Terms and Conditions of the SBM bank (I) Ltd, Credit Facility Partner, and Enkash.

2. APPLICABLE LIMITS

EnKash Business Card shall be subject to certain limits as regards balance to be maintained in the Cards, cash withdrawals to be made therefrom, maximum reloads of the Cards, maximum amount of transfers to be made therefrom, etc. which applicable limits shall be specified on Card Issuer's website and shall be intimated to the Cardholder / Cardholder Entity by Card Issuer. The Cardholder / Cardholder Entity shall be liable to ensure compliance with all Applicable Limits as may be specified by the Card Issuer in terms of the Applicable Laws.

3. GENERAL TERMS AND CONDITIONS

The issue and use of the Business Cards shall be subject to the rules and regulations issued by Card Issuer Bank / Card Issuer provided to Cardholder Entity/ Cardholder during the onboarding process and which they have given their consent .

4. WITHDRAWAL & TRANSFERS

No cash withdrawal is permitted on Business Cards purchased without providing full KYC information to the satisfaction of the Card Issuer Bank. Where permitted, Card Issuer Bank reserves the right to enable or disable various withdrawal modes like ATMs, cash withdrawal at PoS at its own discretion. Card Issuer Bank reserves the right to set various limits like per transaction, daily, weekly and monthly transaction value, volume and frequency.

5. TERMINATION / CANCELLATION / SUSPENSION, REFUNDS & CHARGEBACKS

- i. The Business Cards will expire on the last working day of the month and the year indicated on the Business Cards or as may be intimated to Cardholder Entity / Cardholder by Card Issuer Bank / Card Issuer.
- ii. The Cardholder / Cardholder Entity shall be intimated 30 days prior to the expiry date to utilise the balance amount in the Business Cards by an SMS and / or email. However, to the extent

permitted under Applicable Laws, Card Issuer Bank / Card Issuer may at its sole discretion, close or wind up any Business Cards Services or amend any of its features with notice to its User, even prior to the expiry of the Business Cards.

- iii. User shall be liable to Card Issuer Bank for the full amount of the purchase or reload value of Business Cards plus any fees, if the purchase or reload is later invalidated for any reason, including but not limited to chargeback, reversal of Transaction, dispute by the owner of funding source of a Transaction. Cardholder Entity agrees to allow Card Issuer Bank to recover any amounts due to it by debiting the Business Cards of the Cardholder / Cardholder Entity. If there are insufficient funds in Cardholder / Cardholder Entity's Business Cards to cover the Cardholder / Cardholder Entity's liability, then the Cardholder / Cardholder Entity agrees to reimburse Card Issuer Bank through other means. In addition, cancellation, suspension, refund and chargeback shall be subject to the CSRC Policy, as set out on the website and updated from time to time.

6. FEES AND CHARGES

All fees and charges related to Business Cards including all fees and charges due to Card Issuer /Bank (including applicable charges set out in the fee table provided by Card Issuer to the User, or due to third parties), as determined by the Card Issuer will be recovered by a debit to the Business Cards or through other means as available and applicable. The fee and charges shall be updated through Card Issuer Bank's F&C Policy as set out on Card Issuer's and Card Issuer Bank's bill statement.

The following list of charges is applicable for all users

Transaction	Charges	GST
Fuel/IRCTC transaction charges *Some merchants levy extra charges to cardholders; this will be billed to you as perapplicable by the merchant	As applicable by the Merchant/Acquirer	18%
ATM withdrawal charges (Charged by the ATM owning bank)	Upto INR 20 per transaction	18%

7. LOST, STOLEN OR MISUSED CARDS

If a Card is lost or stolen, it must be reported immediately to the customer service of Card Issuer. However, in case of loss of Card due to theft, the Cardholder must also file a report with the local police station and should be able to produce a copy of the same upon request by Card Issuer Bank/ Card Issuer. Card Issuer Bank/ Card Issuer will, upon adequate verification, suspend the Card Account and terminate all facilities in relation thereto and will not be liable for any inconvenience caused to the Cardholder.

8. By signing this Application Form, the Cardholder / Cardholder Entity is accepting the EnKash's Terms and Conditions as provided and consented during the onboarding process governing the issuance of Cards.



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Additional Terms And Conditions For Unsecured Credit

1. We refer to the application form ("Application Form") made by you for grant of the credit facility for Just-In- Time credit financing for the EnKash Business Cards.
2. Capitalized terms used but not defined hereunder shall have the meaning ascribed to the term in other Transaction Documents.
3. These Most Important Terms and Conditions are subject to the standard terms and conditions provided at EnKash Website.
4. The Business Card Holder acknowledges and confirms that the below mentioned are the most important terms and conditions in the application for the credit facility (and which would apply to the EnKash Business Card Holder in respect of the credit facility, if the request for the credit facility is accepted by the credit facility provider) and they shall be read in conjunction with the Application Form.
5. The SBM-Enkash Card Holder acknowledges and confirms having received a copy of each Transaction Document and agrees that this letter is a Transaction Document.
6. Credit Limit is basis bank criteria and may be changed as per banks discretion though the same would be pre informed to customers (through relevant communication channels) "The Bank will, at its sole discretion, determine your Credit Limit and notify you of the same from time to time. You may, however, request for a lower limit for the Card Account, and for the Additional Cardmember. The Credit Limit assigned to an Additional Cardmember shall be restored to the assigned limit after every billing cycle. Your Credit Limit will also be shown on your monthly statement, together with the available credit amount at the statement closing date. The Bank on your request would revise the Credit Limit from time to time.

Transaction	Charges	GST
Annual Fees	*Upto 3% of sanctioned limit	18%
Interest on Carry forward balance	Interest at the rate of 2% per month will be charged for the entire billing cycle on the balance outstanding amount carried beyond the due date	18%
ATM withdrawal interest charges	Upto 2% per month on amount withdrawn	18%
Vendor/GST/Utility payments made on EnKash platform	Payment gateway charges of 1.5% on the transaction amount	18%

In this regard, the Company and the said Director/user shall be required to submit KYC documents as may be specified by EnKash. The following phone number of the Director/user specified above shall be used for the purposes of verification by EnKash and processing the transactions (including for OTP verification):

Name:

Phone:

Name of the Applicant

Designation

Signature of Applicant

Date

DD/MM/YYYY

ACKNOWLEDGEMENT: The SBM bank (I) Ltd., Enkash and Credit Facility Partner acknowledges receipt of your credit facility request. We will revert within 5 working days subject to furnishing the necessary documents to our satisfaction.

Credit Facility Patner

Date

DD/MM/YYYY

Signature