

Before you use the enclosed Xplorer Global Card, please read the Terms and Conditions meticulously. The following terms and conditions ("**Terms and Conditions**") apply to the Cardholder and usage of the Xplorer Global Card. If you use the Xplorer Global Card, you will be deemed to have accepted these Terms and Conditions and they will govern your use of the Xplorer Global Card.

1. DEFINITIONS

1.1 In these Terms and Conditions, the following words have the meanings set out hereunder, unless the context indicates otherwise:

a. **"ATM"** means an automatic teller machine/ terminal/ cash dispenser or like installed outside displaying VISA logos for effecting cash withdrawals, at which, inter alia, the Xplorer Global Card may be used for the purpose of withdrawing Travel Card Balance.

b. **"Auto Wallet Transfer"** – means where a Currency Wallet has insufficient funds, funds will be automatically transferred from another Currency Wallet(s) to allow the transaction to be completed. Auto Wallet Transfers will be completed at the Conversion Rate.

c. **"WSFx"** means **WSFx Global Pay Limited** (formerly known as "Wall Street Finance Limited")

d. **"Issuer"** means **WSFx Global Pay Limited (formerly known as "Wall Street Finance Limited")**

e. **"Xplorer Global Card"** means Card issued to the Cardholder.

f. **"Cardholder"** **"you"** and **"your"** means person to whom the Xplorer Global Card has been issued and who is authorized to use the Xplorer Global Card.

g. **"Card Account"** means the pre-paid account associated with the Xplorer Global Card(s) carrying the Cardholder's name and, loaded with one or more currency wallets that have access to prepaid payment functions and available balance. An Account may hold multiple currency wallets which must include US Dollar.

h. **"Cash Advance/Cash@POS"** means a service which allows Cardholders to withdraw/avail cash over the counter at a BANK or other financial institute, up to a prescribed limit. Such transactions incur higher fee on the amount being withdrew/availed (Customer can refer schedule of charges for more details)

i. **"Cash Disbursement"** means a service through which Card holders can swipe their card on Point-of-Sale (POS) terminals provided by financial institutions or BANK Branch Terminal. Such transactions incur higher fee on the amount being swiped for transferring funds. (Customer can refer schedule of charges for more details)

j. **"Conversion Rate"** means the foreign currency exchange rate applicable to inter wallet transfers from within a range of Supported Currency exchange rates available prevailing at the time of processing of the Transaction.

k. **“Customer Care Center”** shall mean the contact center of the Issuer.

l. **“Currency Wallet”** means the portion of the Account that holds the total of each of the Supported Currencies which are loaded onto the Account. Whenever a Currency Wallet has insufficient balance, funds will be automatically transferred from another Currency Wallet(s) at the Conversion Rate to allow the transaction to be completed. The transactions or fees are applied to the Account in the currency order defined by the Issuer when more than one Currency Wallet is loaded on the Account.

m. **“Currency Auth Order”** – means, when you have more than one Currency Wallet loaded on your Card Account, the order that the transactions or fees may be applied to your Card Account. Currency Auth Order will be defined by Issuer and in case of any change in the order Issuer may send notification to Cardholders. Current “Currency Auth Order” for your Xplorer Global Card is as follows: USD, GBP, EUR, CAD, AUD, SGD, AED, SAR, THB, CHF, HKD, and ZAR.

n. **“EDC”** terminal means the Point of Sale machine capable of handling card transaction i.e. Electronic Draft Capture (EDC) terminal, printers, other peripherals and accessories, including PIN (defined hereunder) pads and necessary software to run the devices and which processes the transaction at the merchant

o. **“International Transactions”** means to the Transactions done by the Cardholder using his Xplorer Global Card to make a purchase or withdraw cash in a foreign currency subject to clause 3.

p. **“Load”** shall mean loading of the funds on Card Account/ Card in India.

q. **“Limit”** means the limit as applicable on the Card as per the rules and regulations of RBI / internal policies of the Issuer as amended from time to time.

r. **“Merchant”** means any person who owns or manages or operates a Merchant Establishment.

s. **“Merchant Establishment”** means establishments wherever located which honors a VISA and shall include among others, stores, shops, restaurants, hotels, airlines advertised as honoring VISA card.

t. **“Personal Identification Number”** (PIN) means the PIN as generated by Cardholder by using Issuer’s App or Web Portal, for use with and in relation to the Xplorer Global Card in terms hereof.

u. **“POS Terminal”** means point of sale electronic terminals at Merchant Establishments

v. **“RBI”** means Reserve BANK of India.

w. **“Reload”** or **“reload”** shall mean loading of funds on an existing Card Account/ Card **“Refund”** means refund of unspent Travel Card Balance basis a request from the Cardholder.

x. **“Shared ATM Network”** means ATMs which may not be owned by BANK but which honor Cards issued by BANK or any other Issuer.

aa. **“Supported Currency”** means USD, GBP, EUR, CAD, AUD, SGD, AED, SAR, THB, CHF, HKD, and ZAR. and other such foreign currencies as notified by Issuer from time to time.

bb. **“Travel Card Balance”** means the amount of foreign currency purchased and loaded onto the Xplorer Global Card in respect of which the Xplorer Global Card has been issued and any additional currency that may subsequently be purchased by the Cardholder and loaded onto the Xplorer Global Card (not including any sales commission or fees paid to the Issuer), less any amounts debited from the Xplorer Global Card pursuant to any charges and/or fee and these Terms and Conditions.

cc. **“Transaction”** means cash withdrawals from any ATM outside India, Nepal and Bhutan and/or any purchase made at any Merchant Establishment or online e-commerce website through the use of the Xplorer Global Card.

dd. **“VISA ATM Network”** means ATM’s wherever located displaying the VISA symbol and which honor the VISA card.

ee. **“VISA”** means VISA International Inc.

ff. **“VISA Conversion Rate”** – means the exchange rate selected by VISA from within a range of wholesale exchange rates available or, if applicable, the government mandated rate relevant to the country of the Unsupported Currency being transacted. In either case the exchange rate will be selected on the date that VISA processes your foreign currency transaction (and not necessarily the date that you enter into the foreign currency transaction).

gg- **“Issuer’s Branch”** means the Branch Network as mentioned on Website: www.wsfx.in. Clause headings are inserted for convenience of reference only and shall not affect the interpretation of these Terms and Conditions. Words importing the plural shall except where the context otherwise requires, include the singular and vice versa; references to the masculine gender shall include the feminine or neuter genders and vice versa; and references to persons shall be construed as references to an individual, firm, company, body corporate, statutory board, government body, incorporated body of persons, association or trust as the context may require.

2. CONDITIONS OF THE ISSUE OF THE XPLOER GLOBAL CARD

a. Any Indian Resident or diplomat as defined by RBI guidelines from time to time (the “Applicant”) may apply for purchase of the Xplorer Global Card through WSFx’s Branches or online platforms.

b. The issuance and use of the Xplorer Global Card is subject to compliance by the Applicant of the provisions of applicable laws including but not limited to (Foreign Exchange Management Act, 1999), rules, regulations and directions as issued by the Reserve BANK of India and/or other appropriate authority under any law in force or any amendments thereto from time to time. The Xplorer Global Card cannot be used for making payment towards foreign currency transaction in India, Nepal, Bhutan and in UN Sanctioned countries as amended from time to time on Issuers Website: <https://www.wsfx.in/>

c. The Xplorer Global Card may be used, as per the Limit or as amended time to time by the Cardholders going abroad for personal or business expenses, provided the total exchange drawn

during the trip abroad does not exceed the Limit. Import of goods so purchased abroad into India, would be governed by the baggage rules/EXIM policy in force. The Xplorer Global Card cannot be used for effecting remittances for which the release of exchange is not permissible under the extant regulations.

d. The Applicant for the Xplorer Global Card will be required to complete and submit a duly signed application form as required by Issuer and further to submit all such supporting documents and additional information as may be required by the Issuer from time to time.

e. The validity period of the Xplorer Global Card shall be as displayed on the Card. The Card cannot be used beyond the validity period. Prior to expiration, the Cardholder can ask the Issuer to close the Account at any time. The Xplorer Global Card(s) cannot be used at any transaction after the expiry date.

f. Subject to all the conditions specified by the Issuer being satisfied, the Xplorer Global Card shall be issued as prescribed by the Issuer to the Cardholder.

g. No individual should obtain or possess multiple live Xplorer Global Cards.

h. Upon receiving the Xplorer Global Card, the Cardholder shall sign on the reverse of the Xplorer Global Card.

i. The Cardholder shall at all-time ensure that the Xplorer Global Card is kept at a safe place. The Cardholder shall under no circumstances whatsoever allow the Xplorer Global Card to be used by any other individual.

j. Upon issuance of the Xplorer Global Card, the Cardholder is deemed to accept and agree to these Terms and Conditions and any modifications thereto. The Issuer reserves the right to revise policies, features and benefits offered on the Xplorer Global Card, alter these Terms and Conditions from time to time and may notify the Cardholder of any such alterations in any manner it thinks is suitable.

k. The Xplorer Global Card is and shall be at all times the absolute property of Issuer and the Issuer reserves right to deactivate / cancel the Card. The Xplorer Global Card is not transferable or non- assignable to any other person by the Cardholder under any circumstances.

l. The Cardholder, hereby agrees and acknowledges that, any or all the instructions or communications given to the Issuer directly or indirectly, via telephone, mobile phone, facsimile, untested telexes and faxes, telegraph, cable, e-mail or any other form of electronic communication, for any purpose related to the Xplorer Global Card, funds, statement, etc. involves inherent risks and at times the said instructions or communication may not be clear, complete, visible, readable and as such Cardholder hereby agrees and confirms that the Issuer shall not be held liable for and shall be indemnified from, any losses or damages including legal fees arising upon acting on, or failure to act on such instructions or communications, wholly or in part in accordance with the said instructions or communications so received.

3. USE OF THE XPLOER GLOBAL CARD

a. The Xplorer Global Card may be used to access Travel Card Balance at any ATM which accepts the Card except in India, Nepal and Bhutan subject to the condition that Issuer and Shared ATM Network, as applicable, Issuer reserve the right at any time to refuse to permit the use of the Xplorer Global Card at any ATM for any reason whatsoever. The Cardholder hereby agrees and undertake not to use the Card in, Nepal and Bhutan and in countries as per UN Sanctioned list amended time to time on WSFx Website: <https://www.wsfx.in/>

b. Card is not allowed to be used in UN Sanctioned countries as amended time to time. Please refer updated list of banned countries available on Issuer's Website: <https://www.wsfx.in/> The Cardholder hereby agrees and undertake not to use the Card in such UN Sanctioned countries.

c. The Cardholder may also use the Xplorer Global Card to pay for charges incurred at any Merchant Establishment through POS terminals subject to the condition that the Issuer and Merchant Establishments reserves the right at any time to refuse to permit the use of the Xplorer Global Card at any Merchant Establishment for any reason whatsoever provided.

d. The Xplorer Global Card is acceptable at any institution belonging to the VISA network abroad. The Issuer will not accept responsibility for any dealings the Cardholder may have with the other institutions including but not limited to any such services.

e. The amount of each Transaction shall be debited from the Xplorer Global Card immediately.

f. In the event there are insufficient Travel Card Balance stored in the Xplorer Global Card to honor a requested transaction, the transaction will be declined.

g. The Cardholder can withdraw funds by using the Xplorer Global Card at a POS terminal at any Merchant Establishment Except Nepal, Bhutan and countries as per UN Sanctioned list amended time to time.

h. For a Refund of the Travel Card Balance, the Cardholder have the option of either retaining the Card until expiry of Card for future usage or destroy the card by cutting it into 4 pieces across Chip and Magnetic Strip. The Refund shall be made in Indian rupees (INR) only after deduction of charges as applicable from time to time (except for Refunds which are made to the Company where the Cards were funded debiting foreign currency denominated account, e.g. EEFC or RFC of the Company). If the Xplorer Global Card was funded by debiting the company's account, then the Refund proceedings will also be credited back to the respective company's account only. However as per company's instructions Travel Card Balance can be credited to Cardholder's own bank account and in such scenarios the Refund will be in INR only.

i. The Cardholder undertakes and agrees not to use the Xplorer Global Card for making payment for any illegal purchases i.e. purchase of items/services not permitted by RBI as per the relevant regulations, rules, and guidelines.

Use of the Xplorer Global Card at any unauthorized location or for any purpose other than as stated under these Terms and Conditions is strictly prohibited and may result in cancellation of the Xplorer Global Card and initiation of legal action by Issuer.

k. Issuer will not be liable for any loss, direct or indirect, that may be suffered by the Cardholder as a result of any decline, rejection, voided, time-out, network failure, unauthorized use or cancellation of the Xplorer Global Card for any reason whatsoever.

l. The Cardholder shall be responsible for all the charges incurred on the Xplorer Global Card whether or not the same is result of misuse or fraudulent use on account of negligence by Cardholder.

m. The Cardholder must promptly intimate the Issuer via Issuer's Customer Care Center or its authorized representatives in the below mentioned events. Further, the Issuer upon adequate verification will permanently block the Card and will not be liable for any inconvenience caused to the Cardholder pursuant to blocking of the Card: - Customer Care Center the account is misused;

(i) The Xplorer Global Card is lost or stolen;

(ii) The Xplorer Global Card is damaged or not working properly;

(iii) The Xplorer Global Card is retained by an ATM, by reporting it as a lost Xplorer Global Card;

(iv) The security of his PINs or passwords is compromised in any way.

n. If there is a delay by the Cardholder in giving the Issuer the notifications as stated above, the Cardholder is responsible for the losses occurring as a result of the delay, and the transactions performed shall be treated as successful and the Travel Card Balance in the Card will be reduced accordingly.

o. The Cardholder must block the Xplorer Global Card through the customer care center immediately if he believes that any of his Xplorer Global Cards, Account details or PINs or password have been lost, stolen, compromised, or misused. The Issuer upon adequate verification will permanently block the Xplorer Global Card and will not be liable for any inconvenience caused to the Cardholder on this Account. The Issuer will block / cancel the Xplorer Global Card during working hours on a working day following the receipts of such intimation. The Cardholder will be liable for all the charges incurred on the Xplorer Global Card until the Xplorer Global Card is blocked.

p. A replacement Xplorer Global Card may be issued by the Issuer at such rate as may be prescribed by the Issuer, provided that the Cardholder has complied with all the terms and conditions pertaining to the same. The Cardholder should receive the replacement Xplorer Global Card in a new sealed pack. In case the Cardholder finds that the Card pack has been tampered with, the Cardholder should not use it, and should immediately inform the customer care center or such other number as Issuer may specify from time to time. Upon receipt of such intimation from the Cardholder, the Issuer shall block the PIN and regenerate a new PIN.

q. After blocking of Xplorer Global Card, the Xplorer Global Card cannot be used by the Cardholder again, even if the Cardholder subsequently finds the same. After blocking the Xplorer Global Card, no refund shall be allowed on the Xplorer Global Card, however it is provided that upon replacement of the Xplorer Global Card, the Cardholder may request the Issuer to refund the balance on the Xplorer Global Card subject to other provisions hereof.

r. In case of an unsigned Xplorer Global Card, the Cardholder is liable for all charges incurred on it.

s. The Cardholder shall be liable for all losses, including any consequential losses suffered by third parties, resulting from acting fraudulently, either alone or together with any other persons.

The Cardholder may be liable for some or all losses arising from any unauthorized access, whether occurring before or after notification, if the Cardholder have caused or contributed to such loss.

t. The Cardholder shall take cognizance of the fact that once a Xplorer Global Card is reported lost, stolen or damaged and is subsequently found, the same shall be destroyed, adequate care should be taken to prevent its misuse, and it should be returned to the Issuer.

u. The Issuer shall under no circumstances be liable for any claims for losses or damages whatsoever whether direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the Cardholder or any other person.

v. The Cardholder is responsible for the security of the Xplorer Global Card and shall take all steps towards ensuring the safe keeping thereof. In the event the Issuer determines that the aforementioned steps are questionable, financial liability on the lost or stolen Xplorer Global Card would rest with the Cardholder.

w. The Issuer shall not be liable for non-availability of the funds credited to the Xplorer Global Card due to restrictions on convertibility or transferability, requisitions, involuntary transfers acts of war or civil strife or other similar causes beyond the Issuer's control, in which circumstance no other branch, subsidiary or affiliate of the Issuer shall be responsible thereof.

4. FEES AND CHARGES

a. Without prejudice to the generality of the rights that the Issuer has under the Contract Act, 1872 or any other statutory legislation, the Cardholder hereby acknowledges and understands that fees and/or charges in connection with the Xplorer Global Card and the facilities would be levied from time to time. Details of the current applicable schedule of charges will be displayed on Issuer's Website. URL: www.wsfx.in. Any government charges, or debts, or tax payable as a result of the use of the Xplorer Global Card shall be Cardholder's responsibility.

b. The Cardholder authorizes the Issuer to carry out Auto Wallet Transfer, and agrees to indemnify the Issuer against any expenses that the Issuer may incur in carrying out Auto Wallet Transfer

c. Amount due and payable by the Cardholder, if not paid separately, be recovered by the Issuer from the balance available in the Travel Funds or to the debit of any other account with the Issuer of the Cardholder if any.

5. LIMITATION ON USAGE OF THE XPLOER GLOBAL CARD

a. The Issuer reserves the right to limit or reduce the amount of Travel Funds that may be used for effecting any Transaction through the use of the Xplorer Global Card per day or over a specified period at any time.

b. ATMs or Merchant Establishments may also limit or restrict the number or value of Transactions that may be effected through use of the Xplorer Global Card at any time. These limitations will vary for each ATM and Merchant Establishment. Issuer shall not be responsible for either ascertaining or notifying the Cardholder as to such limits or restrictions and shall not be liable for any loss suffered by the Cardholder due to these restrictions and limitations.

c. The Issuer shall not be responsible/liable for failure of any ATM to dispense cash or if the Cardholder is unable to withdraw cash for any reason whatsoever or if unable to avail the facility.

d. The Issuer shall not be responsible/liable for failure, decline, rejection, voided, time-out, network failure, unauthorized use or cancellation of any the Transactions for any reason whatsoever or if unable to avail the facility.

e. When requested by the Issuer or its authorized representatives, the Cardholder shall provide any information, records or certificates relating to any matters that the Issuer deems necessary. The Cardholder shall allow or authorize the Issuer to verify the veracity of the information furnished whatever means or from whichever sources deemed necessary. If the data is not provided or if it is incorrect, the Issuer may at its discretion suspend/block/cancel the Xplorer Global Card.

f. The Xplorer Global Card is for electronic use only Any usage of the Xplorer Global Card other than electronic use will be considered as unauthorized and the Cardholder will be solely responsible for such transactions.

g. Transactions are deemed authorized and completed and are binding on the Cardholder once the EDC terminal generates a charge slip. The amount of the transaction is debited from the primary account linked to the Xplorer Global Card immediately for every purchase.

h. The Issuer will not accept responsibility for any dealings the Cardholder may have with the Merchant Establishment including but not limited to the supply of goods and services. Should the Cardholder have any complaints concerning the Merchant Establishment he should resolve it with the Merchant Establishment, and failure to do so will not relieve him from any obligations to the Issuer. However, the Cardholder should notify the Issuer of this complaint immediately.

i. The Issuer shall not be in any way responsible for quality of merchandise, warranty or services purchased or availed of by Cardholder from Merchant Establishments including on account of delay in delivery, non- delivery, non-receipt of goods or receipt of defective goods from the order placed by the Cardholder. It must be distinctly understood that the Xplorer Global Card is purely a facility to the Cardholder to purchase goods or avail of services and the Issuer holds out no warranty or makes no representation about quality or delivery of the goods or services, and any dispute must be resolved by Cardholder with Merchant Establishment.

j. The Issuer accepts no responsibility for any surcharge/any other charge/fees levied by any Merchant Establishment and debited to the Xplorer Global Card.

k. Any charges or other payment requisition received from a Merchant Establishment by the Issuer for payment shall be conclusive proof that the charge recorded on such requisition, was properly incurred at the Merchant Establishment in the amount and by the Cardholder referred to in that charge or other requisition, as the case may be, by the use of the Xplorer Global Card except

where the Xplorer Global Card has been lost, stolen or fraudulently missed, the burden of proof for which shall be on the Cardholder.

l. In case, a Merchant wishes to cancel a completed Transaction due to an error or on account of merchandise return, the earlier sales receipt must be retained in his possession. Refunds of debits due to such transaction will be processed manually and the cancelled charge slip needs to be produced, if called for.

m. All refunds and adjustments due to any Merchant/device error or communication link will be processed manually and the account will be credited after due verification and in accordance with VISA rules and regulations as applicable. The Cardholder agrees that any debits received during this time will be honored only based on the available balance in the Account without considering this refund. The Cardholder also indemnifies the Issuer from such acts of dishonoring the payment instructions.

n. The Xplorer Global Card should not be used for any mail order/ phone order purchases and any such usage will be considered as unauthorized and the Cardholder will be solely responsible. The Xplorer Global Card can be used to make online purchases from merchants. However, the additional security layer of second factor authentication (VISA verified by Visa) is not mandated in many countries and the Cardholder will be fully responsible for online purchases made from merchants in such countries without using VISA verified by Visa password.

o. In the event of an Account being overdrawn due to Xplorer Global Card transactions, the Issuer reserves the right to set off this amount against any credit lying in any of the Cardholder's other accounts. Nothing in these Terms and Conditions shall affect Issuer's right of set-off transfer and application of monies within limits of prevalent laws

p. The Issuer will debit the Xplorer Global Card Account for the value of all purchases of goods or services, cash, fees, charges and payments effected by the use of the Xplorer Global Cards. In the situation that the Xplorer Global Card Account does not have sufficient funds to deduct such services charges, the Issuer reserves the right to decline such transactions and the decision of the Issuer shall be binding on the Cardholder.

q. The Cardholder agrees that the Issuer's record of Transaction pertaining to his Xplorer Global Card(s) is authentic and conclusive.

r. The Cardholder is advised to retain a record of Transactions generated by the ATM/EDC terminal at Merchant Establishment with him.

s. The Cardholder agrees not to attempt to withdraw/purchase using the Xplorer Global Card unless sufficient funds are available in the account. The onus of ensuring adequate Xplorer Global Card balance is entirely on Cardholder.

t. The Xplorer Global Card(s) cannot be used at merchants or ATMs after the expiry date. If, after a period of six months after the expiry date of the Card, the Issuer cannot locate the Cardholder using his last recorded address, the Travel Funds on the Xplorer Global Card will be held by the Issuer in accordance with applicable law and may be converted in other Supported Currency at the then applicable Conversion Rate.

u. The Cardholder can contact customer services or visit any of the WSFx' s branch to close the Xplorer Global Card. The available balance can be returned to the Cardholder in INR at an exchange rate applicable on the closing date via cheque or electronic fund transfer after deducting all applicable fees and unsettled/outstanding/disputed transactions. The Cardholder must destroy Xplorer Global Card upon Closure.

v. If the Cardholder transacts in a currency other than the currencies available in the account of the Cardholder, a conversion fee will apply. The details of the latest conversion fee are available in the schedule of charges section on the website: <https://www.wsfx.in/>

w. Any statutory levy including duties or taxes payable as a result of the use of the Xplorer Global Card shall be Cardholder's responsibility and if imposed on/recovered/sought to be recovered from the Issuer (either directly or indirectly), such statutory levy shall be deducted from the available balance and/or recovered directly from the Cardholder and/or from any accounts maintained by the Cardholder with the Issuer.

x. In case of loss or theft or unauthorized usage of the Xplorer Global Card, the Cardholder shall advise any of our branches/ contact Customer Care Centre, as promptly as possible in writing or over phone, of the loss of the Xplorer Global Card, however occurring. The Cardholder shall however be responsible and liable for all transactions effected with respect of the Account until it is confiscated or cancelled by the Issuer.

y. Issuer at its own discretion can close the Xplorer Global Card program as whole, resulting in cancelation/termination of the Xplorer Global Card.

aa. For updated list of "Schedule of Charges and Daily Withdrawal/Spending Limit" on your Xplorer Global Card, please refer to <https://www.wsfx.in/>

6. TRAVEL FUNDS

a. The Cardholder may withdraw Travel Funds from ATMs up to such limit as may be determined by Issuer and as may be in effect at any ATM from time to time, whether or not such limit is notified to the Cardholder.

b. Cash withdrawn at an ATM with the Xplorer Global Card shall be in a currency as permitted by the entity which owns or operates such ATM.

c. If the Transaction is not made in the Supported Currency, VISA shall convert the Transaction in the Supported Currency using the VISA exchange rate. The exchange rate VISA uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency markets for the applicable processing date (which rate may vary from the rate VISA itself receives), or the government-mandated rate relevant to the country of the unsupported currency being transacted, in effect on the applicable processing date. The rate in effect on the applicable processing date may differ from the rate on the date when the Transaction occurred. Currency conversion fee on the Transaction amount (which rate may be revised from time to time) and any other charges/fee as may be specified will be charged. The currency conversion fee will be calculated on the transaction amount provided to the Issuer by VISA. The same process and charges may apply if any Transaction is reversed. The converted amount, together with any

additional processing charges, conversion fees or any other charges/fees, shall be debited by Issuer from the Xplorer Global Card immediately.

d. The Xplorer Global Card enables the Cardholder to obtain or ascertain information as to the balance of Travel Funds stored in the Xplorer Global Card at ATMs by visiting the Global Pay by WSFx App or web portal. Some ATM operators may also charge a separate fee for ATM balance enquiries, which will be deducted from the available balance in the account. The Xplorer Global Card can be used only if the account has a positive Available Balance. If the Cardholder makes or attempts to make any transactions that exceed the Available Balance in his Account, then he will be liable to the Issuer for any negative balance plus any applicable fees, along with any costs incurred in recovering or attempting to recover the amount the Cardholder owes.

e. No interest/compensation or any benefit/bonus is payable by the Issuer to the Cardholder and the Travel Funds do not constitute to be a deposit with the Issuer, nor do they entitle the Cardholder to any overdraft / credit facility from the Issuer.

f. Notwithstanding anything contained herein, Issuer may, at any time, without giving notice or reason, suspend or terminate all or any of services under the Xplorer Global Card or their use by the Cardholder. All provisions of these Terms and Conditions which in order to give effect to their meaning will survive the suspension or termination of the services and/or the use of the services by the Cardholder. Notwithstanding such suspension or termination, the Cardholder shall continue to be bound by these Terms and Conditions to the extent they relate to any obligations or liabilities of the Cardholder that remain to be performed or discharged.

g. The period for which and the amount of Travel Funds the Cardholder may retain on the Xplorer Global Card on his return to India is subject to limits and other conditions imposed by applicable law (Foreign Exchange Management Act, 1999), rules and regulations and the Cardholder shall comply with such limits and conditions at all times (including, without limitation, making the required declarations at the time of leaving and/or entering India).

7. RE-LOADING THE XPLOERER GLOBAL CARD

a. The Cardholder may reload Travel Funds into the Xplorer Global Card subject to the compliance with all applicable laws, rules and regulations in force from time to time as also providing all relevant details and paying the applicable fee as stated in Fees and Charges section above.

b. In the event the Cardholder wishes to reload the Xplorer Global Card, Issuer reserves the right to:

i. Limit the amount of Travel Funds that can be reloaded onto the Xplorer Global Card. ii. Limit the number of times funds can be reloaded onto the Xplorer Global Card. iii. Decline a reload transaction, at its sole discretion.

c. If the Cardholder has received funds in excess of the Travel Funds, the Cardholder agrees to promptly repay the Issuer any such funds upon such terms and conditions as Issuer may specify.

d. The Cardholder hereby authorizes the Issuer absolutely to reverse any excess fund erroneously credited in the Card Account, with or without notice to the Cardholder; and to debit

amounts wrongly credited to the Card Account to the extent required to rectify any erroneous entries and/or wrong credits, that may have been inadvertently made by the Issuer. For all practical purposes, such erroneous entries (credits) shall be construed/treated as human / system errors, thus, liable to be corrected/rectified. However, since the Issuer is out of funds to the extent of such erroneous credit entry, the same shall be treated as temporary credit/overdraft facility, subject to Issuer's Base Rate, granted to the Customer and the Issuer shall be entitled to recover the same as per applicable laws. In case, the Cardholder fails to return the money forthwith or as and when called upon by the Issuer, the Issuer shall be entitled to report such delays/default to credit rating agencies including Credit Information Bureau (India) Limited.

e. For the purpose of reloading the Xplorer Global Card, Cardholder shall be required to complete any prescribed documentation and provide certain information pertaining to the Cardholder or the Xplorer Global Card, as may be required by Issuer.

f. The Xplorer Global Card shall be reloaded with value denominated in Supported Currency as requested by the Cardholder only. Amount of re-load shall be in strict compliance with the limits specified by the applicable laws, rules and regulations from time to time. The cardholder will be expressly responsible to adhere to such limits from time to time.

g. The Cardholder may also authorize his/her close relative to place request with Issuer for future reloading on Cardholder's Xplorer Global Card. In such cases close relative will have custody of Xplorer Global Card reload request form along with the authorization letter. Latest list of close relatives can be referred from Section 2(77) of the Companies Act, 2013 or any prevailing guidelines.

8. PERSONAL IDENTIFICATION NUMBER

a. To enable the Cardholder to use the Xplorer Global Card, the card holder has to generate a PIN by accessing Global Pay by WSFx App or Portal.

b. The Issuer bears no liability for unauthorized use of the Xplorer Global Card. It is the Cardholder's responsibility to ensure that the knowledge of the PIN does not fall into any other person's hands.

c. The security of the PIN is very important and breach of any of the above requirement shall amount to unauthorized use.

d. Issuer is entitled at its absolute discretion to change or terminate the use of the PIN at any time without giving any reason and without any prior notice thereof.

e. The PIN may be used at any of the authorized ATM, and may be changed by the Cardholder by calling the customer care or using WSFx Global Pay App or Portal.

f. The PIN (whether as originally provided or subsequently changed) by its usage together with the Xplorer Global Card, or independently, and the transactions or instructions issued pursuant thereto, are deemed to be Transactions conducted, or instructions given, by the Cardholder. The Cardholder is liable for all Xplorer Global Card Transactions effected by the use of the Xplorer Global Card using the PIN, whether with or without his knowledge or authority.

9. COMPLIANCE WITH APPLICABLE LAWS, RULES AND REGULATIONS

a. Utilization and/or possession of the Xplorer Global Card by the Cardholder is required to be in accordance with the applicable laws (including the exchange control/ Foreign exchange management Act of India, 1999), rules, regulations and directions as issued by the Reserve BANK of India and/or other appropriate authority under any law in force from time to time in India and in the countries in which the Xplorer Global Card is used by the Cardholder. Cardholder agrees that if any such regulatory breach found then Issuer at its own discretion may block/cancel or terminate the Card.

b. Foreign Currency/(ies) in Xplorer Global Card can be used only outside India, Nepal, Bhutan

c. Card is not allowed to be used in UN Sanctioned countries updated time to time, please refer updated list banned countries available on Issuer's website: <https://www.wsfx.in/>

d. The Cardholder shall be solely responsible to the concerned authorities in event of any violation of the applicable laws, rules and regulations in force from time to time.

e. The Issuer will not be liable for any direct, indirect or consequential loss or damage, arising from or related to the non-compliance by Cardholder with the applicable laws, rules and regulations in force from time to time.

f. The Cardholder hereby indemnifies and agrees to keep Issuer (and its service providers and sub-contractor) indemnified against all actions, claims and costs, charges and expenses arising out of or as a consequence of the Cardholder not complying with the applicable laws, rules and regulations in force from time to time.

g. The Issuer reserves the right to cancel the Xplorer Global Card.

h. The Issuer reserves the right to disclose the Cardholder information to any court of competent jurisdiction, quasi-judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.

i. The Cardholder shall solely take responsibility to surrender any unutilized balances of value greater than \$ 2,000 (or equivalent) on the Card within 180 days from completion of his/her travel as per the FEMA guidelines as amended from time to time.

j. The Cardholder agrees and shall solely takes responsibility that there can be scenarios when Card can get over-utilized, resulting in the Issuer paying on behalf of the Cardholder, and the Card getting into a negative balance. The Cardholder agrees and takes responsibility to make good this negative Card balance to the Issuer, as the Issuer has paid this sum for the goods/services utilized by Cardholder. The Cardholder also accepts that the Issuer reserves the right to regularize negative Xplorer Global Card balance by debiting his/her any other Issuer account or any other Prepaid Card held with the Issuer without giving any prior notice. For all practical purposes, such over-utilized entries (credits) shall be construed/treated as human /

system errors, thus, liable to be corrected/rectified. However, since the Issuer is out of funds to the extent of such erroneous credit entry, the same shall be treated as temporary credit/overdraft facility, subject to Issuer's Base Rate, granted to the Customer and the Issuer shall be entitled to recover the same as per applicable laws. In case, the Cardholder fails to return the money forthwith or as and when called upon by the Issuer, the Issuer shall be entitled to report such delays/default to credit rating agencies including Credit Information Bureau (India) Limited

k. The Cardholder agrees and understands that the Alert facility offered by the Issuer will enable Cardholder to receive customized Alert messages through the Short Messaging Service ("SMS") and/or Email over registered Indian mobile number or valid Email ID (as provided in the Application Form), with respect to events and transactions on Cardholder's Xplorer Global Card. The Cardholder agrees that he/she has read and understood the Terms and Conditions relating to the Alerts service being offered by the Issuer. Cardholder certifies that the details furnished in the Application Form are correct and gives their consent to receive such information under this Alert Facility. Cardholder shall advise the Issuer immediately in the agreed manner as acceptable to the Issuer, in case of any change in any of the above details & information given in this Application Form. Issuer may withdraw such alert facility at any time as it may deem fit.

l. The Cardholder agrees and understands that if there has been any positive match found for the Cardholder's details or any transactions in Issuer/RBI or any other statutory body's prudent list, then Issuer hold the right to block/cancel or terminate the Card at any point of time. This is also applicable if any validation fails for Cardholder provided details against NSDL etc.

10. INSURANCE:

The Cardholders shall be provided the benefit of insurance coverage against Skimming & Lost Card Liability (collectively referred to as "insurance cover") free of cost along with the Xplorer Global Card. The insurance cover shall lapse upon expiration or cancellation of the Card by the Cardholder or Issuer, as the case may be. Such insurance cover shall be subjected to the terms and conditions hosted on WSFx's website. Click [here](#) to know more. The customer is automatically enrolled for the policy on purchase of the card. The claim will be applicable only if on the incident date, if there have been at least 1 Point of Sale or 1 ATM transaction (Financial or Non-financial) by the cardholder in the last 6 months.

Exclusions: All Covers are subject to exclusion of loss/damage/liability due to terrorist activity.

11. EXCLUSION FROM LIABILITY

a. Without prejudice to the foregoing, the Issuer shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of:

i. Any defect in goods or services supplied. ii. The refusal of any person to honour or accept the Xplorer Global Card. iii. Any statement made by any person requesting the return of the Xplorer Global Card or any act performed by any other person in conjunction. iv. The exercise by the Issuer of its right to demand and procure the surrender of the Xplorer Global Card prior to the expiry date exposed on its face whether such demand and surrender made and/or procured by

the Issuer or any person or computer terminal. v. The exercise by the Issuer of its right to terminate any Xplorer Global Card. vi. Any injury to the credit character and/or reputation of the Cardholder alleged to have been caused by the re-possession of the Xplorer Global Card and/or any request for its return or the refusal of any Merchant Establishment to honour or accept the Xplorer Global Card. vii. Any mis-statement, mis-representation, error or omission in any details disclosed to the Issuer. viii. Decline of transaction due to any reason at a Merchant location ATM. ix. Decline of a transaction because of excess foreign exchange entitlements as prescribed by RBI guidelines issued from time to time, or the Issuer becoming aware of the Cardholder exceeding his entitlements x. Refusal by a VISA member to allow a cash withdrawal at their ATMs

b. Issuer accepts no responsibility and will not be liable for any loss or damage for any service failures or disruptions (including but not limited to loss of data) attributable to a system or equipment failure or due to reliance by the Issuer on third party, products or interdependencies including but not limited to electricity or telecommunication.

c. Issuer accepts no liability or responsibility for the consequences arising out of the interruption of its business by Acts of God, riots, civil commotions, insurrections wars or any other causes beyond its control, or by any strikes or lockouts.

d. Issuer shall not be responsible/liable for failure of any ATM to dispense cash or if the cardholder is unable to withdraw cash for any reason whatsoever or if unable to avail the facility.

e. Issuer shall not be responsible for any loss or damage caused to the Cardholder by (i) reason of any failure to comply with the Cardholder's instructions, when such failure is caused due to reason beyond the control of the Issuer, the opinion of the Issuer being final in this regard. (ii) the Issuer acting reasonably in accordance with Cardholder's instructions.

f. By applying for and availing the Xplorer Global Card facility, the Cardholder grants express authority to the Issuer or carrying out the Transactions performed by use of the Xplorer Global Card. The Issuer shall have no obligation to verify the authenticity of a Transaction made other than by means of the PIN.

g. Issuer shall under no circumstances be liable for any claims for losses or damages whatsoever whether direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the Cardholder or any other person.

12. INDEMNITY

The Cardholder agrees to and shall indemnify and hold the Issuer and each of the employee agents, consultants, contractors, content providers or representatives of the Issuer harmless against all actions, claims, liabilities, demands, proceedings, losses, damages, costs, charges and expenses including reasonable attorney's fees and court/adjudicating body costs whatsoever, which the Issuer may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of:

(i) breach of the Cardholder's representations and warranties; or (ii) the improper use of the Xplorer Global Card by the Cardholder or any other person with/without the consent of the Cardholder; or (iii) the breach by Cardholder or any other person with/without the consent of the Cardholder of any of the provisions of these Terms or any other agreement with the Issuer by the Cardholder or any applicable laws/rules/regulations; or, (iv) fraud or dishonesty relating to any transaction by the Cardholder or his employees/agents; or (v) by reason of the Issuer in good faith taking or refusing to take or omitting to take action on any instruction given by the Cardholder due to acts or omissions of the Cardholder, including but not limiting to : (a) Failure to intimate/inform the Issuer when he/it suspects or knows that his/its passwords are known to third parties or when third parties use his/its passwords for carrying out unauthorized or illegal transactions; (b) Failure to keep confidential and secure the PIN from third parties; (c) Failure to inform the Issuer regarding any changes in his/its personal information; (d) Failure to comply with the applicable law/rules/regulations; (e) Failure to comply with the usage guidelines issued by the Issuer in respect of the Xplorer Global Card as may be applicable at the relevant time; (f) Failure to comply with these Terms and Conditions. (vi) misplacement by the courier or loss-in-transit of the Xplorer Global Card and/ or PIN

13. CHANGES TO THESE TERMS AND CONDITIONS

The Issuer reserves the right to modify these Terms and Conditions mentioned herein from time to time. Without being bound to do so, the Issuer may endeavor to provide you with notice of any such amendment. You would be required to keep yourself updated with the changes in the Terms and Conditions applicable to facility. Your continued use of the Xplorer Global Card/ facility after any amendment of the Terms and Conditions mentioned herein shall constitute an acceptance of all such amendments and you will be bound by such amended terms and conditions. The Issuer will not be liable to provide you any notice of any amendments to the terms mentioned herein, electronically or otherwise and it is your sole responsibility to be updated of any such amendments. You can review the most current version of this terms and conditions at any time by clicking Terms & Conditions on the login page of the WSFx Global Pay website. The Issuer reserve the right to change or discontinue, temporarily or permanently, the facility at any time without notice. In order to maintain the security and integrity of the facility, the Issuer may also suspend your access to the service at any time without notice. You agree that Issuer will not be liable to or any third party for any modification or discontinuance of the facility.

14. NOTICES

The Cardholder understands and acknowledges that notices in respect of the Account, and in connection with the Account may be given by the Issuer either through email, post or fax, or posting a letter to the Cardholder's address or through any other mode. The Issuer may also give any notice by posting the notice on their website and the same will be deemed to have been received by the Cardholder upon its publication on the website. The Issuer may also publish notices of general nature, which are applicable to all customers in a newspaper. Such notices will have the same effect as a notice served individually to each Cardholder. Notice and instructions shall be deemed to be served in due course of post or upon receipt in the case of hand delivery, cable, telex or facsimile. Any notice/communication sent by the Cardholder to the Issuer shall consider as delivered only upon receipt of the same by the Issuer.

15. GOVERNING LAW AND JURISDICTION

a. Any legal questions concerning these Terms and Conditions, the agreement between the Issuer and the Cardholder (which is governed by these Terms and Conditions) will be decided under the laws of India and the Cardholder agree to submit to the exclusive jurisdiction of the courts located in Mumbai , India as regards to any claims or matters arising under these Terms and Conditions and the mere fact that the Xplorer Global Card can be used by a customer in a country outside India will not alter this jurisdiction.

b. The Cardholder acknowledges and accepts that all transaction disputes will be governed by VISA dispute management rules. In case the Cardholder raises a Transaction, dispute which is not admissible/representable as per VISA rules, the Cardholder shall be solely liable for the same without any liability to the Issuer.

16. CONTACT US FOR QUERIES OR COMPLAINS AND GRIEVANCE REDRESSAL

In case of any complaints/queries in connection with the Xplorer Global Card, the Cardholder may contact us through the Customer Care Centre, or Issuer's branches.

17. OTHER TERMS AND CONDITIONS

a. In case the Cardholder has any dispute in respect of any charge indicated in the statement provided by the Issuer, the Cardholder shall advice details to the Issuer within 30 days of the statement date failing which, it will be construed that all charges are acceptable and are in order. The Issuer at its sole discretion may not accept any disputes on charges older than 30 days. A charge slips of the Transaction together with the Xplorer Global Card number noted thereon shall be conclusive evidence between Issuer and the Cardholder as required to ensure that the Cardholder has duly receive the goods purchased /to be purchased or has duly received the service availed or to be availed to the Cardholder's satisfaction.

b. The Issuer shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with applicable charge indicated in the statement within two months of receipt of the notice of disagreement. If after such effort, the Issuer determines that the charge indicated is correct then it shall communicate the same to the Cardholder along with details including a copy of the charge slip or payment requisition.

c. The Cardholder should retain all vouchers and transaction records received from merchants and electronic equipment. Payment to the Merchant can't be stopped after the transaction has been completed. The Merchant must issue a valid refund voucher to make a refund to you. The Issuer can credit Cardholder's account with the refund when it receives the voucher from the Merchant's BANK. In case of a transaction dispute, the Cardholder should always first communicate directly with the Merchant to resolve the dispute. If it cannot be resolved, the

Cardholder may contact the Issuer to report it within 30 days of the transaction date in question. Proof of the purchase transaction and a written summary of relevant information along with the dispute form must be submitted by the Cardholder to enable the Issuer to investigate the transaction which may take up to 60 days (except for unusual circumstances where it can take more time) from the time the Issuer receives all the necessary information. The Issuer will correct the error if it is our fault. If on reasonable grounds the Issuer decides it is not our fault, we will notify you in writing as soon as this decision is made.

d. Refunds or reversals, whether directly from a Merchant or in the form of a disputed Transaction that was transacted in a Supported Currency, will be returned in that Supported Currency in the same amount and credited to that Currency Wallet in Cardholder's account. If at the time of refund or reversal, Cardholder no longer has the applicable Currency Wallet and has the maximum number of Currency Wallets; an equivalent amount will be returned using the Conversion Rate as at the time of refund or reversal. Refunds or reversals of an amount that was transacted in an unsupported currency will be converted at the applicable VISA Conversion Rate and returned to the Cardholder. Amounts returned for unsupported currencies and currency conversion fees may differ from the amount deducted from Cardholder's available funds at the time of the original transaction due to exchange rate fluctuations.

e. The Issuer reserves the right to terminate/block/decline the usage of the Xplorer Global Card/access to the Available Balance, temporarily or permanently, upon the occurrence of any of the following events: (i) failure to adhere to or comply with Terms and Conditions herein; (ii) the Cardholder becoming subject to any bankruptcy, insolvency proceeding or proceedings or proceedings of a similar nature; (iv) demise of the Cardholder, (v) when it becomes necessary to determine whether any person is rightfully entitled to use the Xplorer Global Card and/or for taking any other steps required by applicable law, rules and regulations or direction of any appropriate authority.

f. The Cardholder acknowledges that the information on his/her usage of the Xplorer Global Card facilities is exchanged amongst financial institutions that provide such facilities. Acceptance of an application for a Xplorer Global Card is based on no adverse reports of the Cardholder's credit worthiness. The Issuer may report to other financial institutions any delinquencies on the Xplorer Global Card or withdrawal of the Cardholder's Xplorer Global Card facility. On receipt of adverse reports (relating to credit worthiness of the Cardholder or his/ her family members), the Issuer may cancel the Xplorer Global Card, whereupon the entire outstanding balance in connection with the Xplorer Global Card as well as any further charges incurred by use of the Xplorer Global Card, though not yet billed to the Xplorer Global Card, shall be immediately payable by the Cardholder. The Issuer shall not be obliged to disclose to the Cardholder the name of the financial institution, from where it received or to which it disclosed information

g. The Cardholder may discontinue this facility any time by getting the Xplorer Global Card blocked. The Issuer shall be entitled to discontinue the product at any time by cancelling the Xplorer Global Card by giving 30 days of notice to the Cardholder. The Issuer may also restrict, terminate or suspend the use of the Xplorer Global Card at any time without prior notice if it reasonably believes it to be necessary for the business or security reasons.

h. The Cardholder acknowledges that the Issuer may assign, transfer or convey any or all its right and obligations in respect of the Xplorer Global Card to any third person as it may deem fit in its sole discretion without obtaining concurrence of the Cardholder.

i. 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. No act, delay or omission by the Issuer shall affect its rights, powers and remedies under these Terms and Conditions or other further 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.

18. MISCELLANEOUS

a- The Cardholder agrees and understands that the Issuer is required to conduct periodic KYC and REKYC verification as per the guidelines issued by the Reserve Bank of India (RBI) and other regulatory authorities. The Cardholder shall comply with all requests from the Issuer to provide updated KYC documents within the prescribed timelines. Failure to comply with these requirements may result in temporary suspension, blocking, or cancellation of the Xplorer Global Card without further notice. The Issuer shall not be liable for any loss or inconvenience caused to the Cardholder due to such regulatory actions.

b- The Cardholder acknowledges that the maximum permissible limit for loading or spending through the Xplorer Global Card is governed by the RBI's Liberalized Remittance Scheme (LRS) which currently allows remittance up to USD 250,000 per financial year per individual (subject to change as per RBI regulations). The Cardholder agrees to strictly adhere to this limit and shall be solely responsible for ensuring compliance. The Issuer shall not be liable for any penalty or regulatory action arising from the Cardholder's failure to comply with LRS limits.

c- The Cardholder acknowledges that the use of the Xplorer Global Card is subject to all applicable RBI guidelines, FEMA regulations, and other statutory directives, including but not limited to:

- RBI Master Direction on Liberalized Remittance Scheme (LRS)
- RBI Master Direction on Issuance and Operation of Prepaid Payment Instruments (PPIs)
- Foreign Exchange Management (Current Account Transactions) Rules, 2000
- The Cardholder agrees to keep themselves updated on applicable regulatory changes by regularly visiting the RBI website (<https://www.rbi.org.in/>) and the Issuer's website (<https://www.wsfx.in/>).

d- The cardholder is hereby informed that any grievance against the issuer that remains unattended for more than 30 days can be escalated to the Banking Ombudsman of the respective city. For contact details, please refer to the following link: https://rbidocs.rbi.org.in/rdocs/Content/PDFs/BOS2006_2302017.pdf

19. PROHIBITION TERM

Xplorer Global Card cannot be used on Internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes payment for callback services, remittance in any form towards overseas forex trading, margin calls to overseas

exchanges/overseas counter party, trading in foreign exchange in domestic/overseas markets etc.

20. RELOAD/MERCHANT CREDIT OR REVERSALS ON XPLOER GLOBAL CARDS WITH NEGATIVE BALANCE

Any reload/Merchant credit or reversals on a Xplorer Global Card/ wallet with negative balance will be adjusted against the existing negative balance available on the Xplorer Global Card/wallet. For any queries regarding the negative balance, the Cardholder will contact Issuer's Customer Care. For instance: If the balance is -500 units and a reload is performed for 400 units, the resultant balance will be - 100 units.

21. PASSPORT VALIDITY DECLARATION

The onus for ensuring that the date of return of the cardholder to India falls chronologically before the expiry date of the passport held by the cardholder lies completely on the cardholder. Issuer will not be held liable if this condition is not fulfilled by the cardholder.

22. CHARGES & LIMITS ON XPLOER GLOBAL CARD:

For updated list of "Schedule of Charges and Daily Withdrawal/Spending Limit" on your Global Pay Multi Currency Card, please refer WSFx's website i.e. <https://www.wsfx.in>

Please note:

1. All fees and charges mentioned thereof are exclusive of taxes. In case on insufficient balance on particular wallet, the card balance will be turned into negative.
2. Daily limits set on your Xplorer Global Card is the higher limit, however foreign ATMs may have their own per transaction limit depending upon their service providing Bank or regulatory authorities. You are requested to check the same in the ATM premise before usage. In such cases, the lower limits will apply.
3. Additional fees for ATM transactions may be levied by the Bank owning the overseas ATM used for transaction.

23. DYNAMIC CURRENCY CONVERSION:

- a. During foreign trip, merchants or overseas Bank may prompt you the option for paying your transaction in your home country's local currency or home currency. This is called DCC (Dynamic Currency Conversion) or MCC (Multiple Currency Conversion).

b. In certain countries, the overseas BANKs may choose to activate the feature of "Dynamic Currency Conversion" on their ATMs and POS Machine network. As per this facility, the ATM/POS machine identifies your Xplorer Global Card as a Card issued from a foreign country and prompts the customer to transact in their "home currency" (in case of Indians, mostly this would be Indian Rupees (INR) or standard currency United States Dollar (USD)).

c. If a Cardholder selects the "home currency / INR" option, the same transaction will attract additional Cross Currency Conversion Fee.

d. Issuer hereby advise you to note that as your Xplorer Global Card is loaded with respective currency to avoid any additional cost, Cardholder must avoid selecting any option that prompts for a change in usage/transaction currency (especially in INR) to avoid any adverse exchange rate.

e. Please also note that the "Dynamic Currency Conversion" feature may appear with differing terminology on the Charge slip, Sales - receipt or ATM screen depending on the overseas Bank.

f. Issuer will not be responsible for any "Dynamic Currency Conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of the Xplorer Global Card.

“TERMS AND CONDITIONS” FOR MODIFICATION OF TRANSACTION & PREFERENCES CHANGE ON THE Xplorer Global Card

a) This facility will be a part of the existing Xplorer Global Cardholder Terms and Conditions.

b) The setup done by the Cardholder or basis his request through Customer support will be instant and any subsequent transaction will be declined until customer manually updates the switch on/off setting on online channels or requests the same through Customer support. Similarly, if the customer switches off the functionality the set-up will be instant and any subsequent transactions will be approved (if meets all other criteria's).

c) Users can also set daily limits on their Travel Card to control daily spends. Update of the limits will be instant. Daily limits will be applicable every day from 12.00 A.M to 11:59 PM IST.

d) The above facility of enabling/disabling Preferences for ATM/ POS/ ECOM/ COTACTLESS & Modification of Daily limit on preferred transaction ATM/ECOM/POS, shall:

o Impact all overseas transactions done on the card, including but not limited to Payment Gateway(PG) transactions through online shopping, in-store POS transactions at merchant stores and cash withdrawals from ATM. o Not have any impact on Issuer-initiated transactions including but not limited to card charges, fees, etc. o Allow users to set their limits in USD or

equivalent USD within the maximum limit set on their Card wallet by the Issuer across PG, Point Of Sale(POS) and ATM transactions.

e) International transactions are defined as online or in-store (physical) transactions processed at overseas merchants.

f) In case of card reissuance/ renewal / replacement, the settings from original card will be transferred as is to the new card.

g) In event of downtime (technical/systems) the transactions might go through on the cards because of the Stand-in processing arrangement with cards network like VISA to minimize the customer impact. Customer will be responsible for informing Issuer on any such transactions reflecting on his/her account. The timelines for reporting is as per the Xplorer Global Cardholder Terms and Conditions.

h) Standing instructions maintained with other merchants will not be allowed on the card if online/international transaction is disabled or it's limit set/modified on the card is less than the value to be paid to the merchant. For blocking such transactions customer has to approach merchant for cancellation of the standing instructions.

i) Issuer will not be responsible in any way if the cards are temporarily blocked due to sharing/compromise of account credentials with third parties by customer. Additionally, Issuer will not be responsible for any transactions approved post unblocking due to sharing/compromise of the account credentials with third parties by customer.

j) If Customer's credentials are compromised at any time, the Customer must forthwith notify Issuer and furnish a police report and/or any other information or documents as Issuer may reasonably require in this regard. Customer unconditionally agrees to cooperate with Issuer in any investigation and use any fraud prevention or other related measures that is suggested in this regard. Customer acknowledges & accepts full liability of all unauthorized transactions which are effected prior to notifying Issuer as above.

k) Customer acknowledges and agrees that from time to time, the Preference & Modify transaction facility may be delayed, interrupted or disrupted for an unknown period of time for reasons beyond control of Issuer.

By utilizing the Global Pay Multi Currency Forex Card, you acknowledge that you have read, understood, and agreed to be bound by these Terms and Conditions. These terms constitute the entire agreement between you and WSFx Global Pay Limited regarding the use of the card and supersede all prior understandings or agreements. We encourage you to review these terms periodically for any updates. Your continued use of the card signifies your ongoing acceptance of these terms.