

## TERMS AND CONDITIONS

1. These terms are in addition to and not in derogation of the terms contained in the Card Member Agreement (T&C) and the latest monthly Card statement (MITC).
2. All loans are at the sole discretion of Barclays and Barclays shall not be obliged to assign any reasons for the same.
3. Barclays reserves the right to ask for any additional documents from you. The pre-approved Loan amount may vary based on aggregate debt burden and total exposure on all existing Barclays relationships.
4. Your Loan is subject to satisfactory performance on all your existing and prior Barclays facilities. In the event you make any request for closure of your Barclaycard account, for any reason, before full repayment of all the Installments due and payable by you, the outstanding amount along with other charges which Barclays may charge, will get debited to your Card Account as one consolidated amount and you shall be permitted to close your Card Account only after making payment thereof.
5. Barclays reserves the right to cancel or revoke the pre-approved loan at anytime, at its discretion before the actual disbursement of the loan, in the event any material fact concerning your income, employment or ability to repay, or any other relevant aspect of your proposal for the loan is found to be false, suppressed or misrepresented in any form.
6. Your act of encashment of the Demand Draft ("DD") / Pay Order ("PO") and / or availment of Or use of the loan will be deemed to be your unconditional acceptance of the terms and conditions and you will be bound by the same. In the case of funds being transferred through the Visa Money Transfer ("VMT") or through National Electronic Funds Transfer ("NEFT") your act of providing the Debit Card Number or NEFT code and account number of your savings account and requesting a funds transfer through VMT or through NEFT will also be deemed to be your unconditional acceptance of the terms and conditions and you will be bound by the same.
7. DD / PO issued against the loan availed of is required to be encashed within 15 days of the receipt thereof. Barclays reserves the right to cancel pre-approved DD / PO post the defined time period. In some cases a direct funds transfer may be done to the bank account through the VMT facility / NEFT. However, once a VMT / NEFT is done to the bank account of the customer, the same cannot be reversed.
8. The Equated Monthly Installment (EMI) amount in full will be included as a part of the minimum amount due appearing in your monthly Card statement.
9. The interest rate will be charged as per the method set out in the MITC on any balance being carried forward as defined in the Credit Cards Terms and Conditions.
10. Interest rates communicated at the time of booking will be applicable. Barclays reserves the right to modify this interest rate in accordance with the guidelines issued by RBI from time to time.
11. A one-time processing fee of 3% of the loan amount or Rs.500/- whichever is higher will be charged for every loan. This will be billed in the monthly Card statement. Service Tax as notified by the Government of India is applicable on processing fee & interest component of the loan. The levy of Service Tax is subject to change from time to time as per the relevant regulations of Government of India. Please note that service tax will be levied and specified separately in the credit card statement.
12. For loans availed of above your Credit Limit, the Credit Limit on your Card will be blocked to the extent of the monthly Installment amount.
13. For loan availed of above your credit limit; you authorize the bank to increase the credit limit to the extent of the loan amount. Once you repay the entire loan outstandings; your credit limit will be restored to the earlier limit. Also please note that this increased limit, to

the extent of such increase, is not available for making purchases/withdrawals on the card.

14. In the event of the non-clearance of the entire outstanding on the Card each month in respect of any Loan facility availed by the Card member on his/her Credit Card the monthly EMI shall attract interest charges stipulated by Barclaycard in accordance with the provisions of the terms of the Card Member Agreement.
15. Any payment made into the Card Account over and above the EMI towards the loan will not lead to an automatic closure of the availed loan. In case, you wish to pre-close the loan, please call Phone banking. Prepayment charges will apply at the rate of 3% on the outstanding principal amount of the loan or Rs.300 (whichever is greater) and the applicable Service Tax. Barclaycard reserves the right to revise the prepayment charges at its discretion.
16. Nothing contained herein can be construed as an obligation on Barclaycard to continue providing such facility / offer / product feature.
17. The offer / facility / product feature is by way of a special facility for select Barclaycard holders and nothing contained herein shall prejudice or affect the terms and conditions of the Card Member Agreement.
18. The words and expressions used herein shall have the same meaning as in the Card Member Agreement.
19. Barclaycard reserves the right at anytime, without previous notice, to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part this scheme by another offer, whether similar to the offer or not, or to withdraw it altogether.
20. Barclaycard shall not be responsible for, or liable to any actions, claims, demands, losses, damages, costs, charges or expenses, which a Card member may suffer, sustain or incur on account of the above.
21. All disputes, if any, arising out of or in connection with or as a result of the above or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts/Tribunals in Mumbai only, irrespective of whether Courts/Tribunals in other areas have concurrent or similar jurisdiction.

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