

## EQUITAS SMALL FINANCE BANK - FASTAG APPLICATION FORM

Date:

Application No.:

\*Type of Application: ☐ Corporate ☐ Individual

Number of Vehicles:

### CUSTOMER/PROPRIETOR/DIRECTOR DETAILS

(Please fill as per the account type)

Name:

Mobile No:  Account Number (For Equitas customer):

Address:

Email ID:

Date of Birth/Incorporation:           Gender(In case of Individual): ☐ Male ☐ Female ☐ Third Gender

Type of Entity(In case of Corporate): ☐ Public Ltd ☐ Society/Trust/HUF ☐ Partnership ☐ Proprietorship ☐ Pvt.Ltd ☐ Others

\*Corporate Name:

### KNOW YOUR CUSTOMER(KYC)\*

KYC: Yes ☐ No ☐

#### CORPORATE

##### PUBLIC LTD./PRIVATE LTD./PARTNERSHIP/OTHERS

- ☐ Certificate of Incorporation/PartnershipDeed/Registration certificate of the firm  
☐ PAN Card of the Corporate/ Proprietor ☐ Address Proof of the Corporate/ Proprietor  
☐ Shop Act or other Firm Proof ☐ List of Directors with addresses of Partners

##### PROPRIETORSHIP

- ☐ PAN Card of the corporate  
☐ Shop Act or Other Firm Proof  
☐ Address Proof of the Proprietor

#### INDIVIDUAL

- ☐ Driving License ☐ Pan Card (ID proof only) ☐ Passport ☐ Voter ID Card ☐ Aadhaar Card (with address mentioned)

\*Proof of ID No:  Address proof No:

#### FOR OFFICE USE ONLY

Payment Mode: ☐ Cheque ☐ Cash\* Amount:  Cash Ref No:

Cheque Details:  Cheque Date:  Cheque No.:

Bank Account No.:

Bank and Branch :

IFSC Code:  Transaction ID:

Employee/Agent ID.:  Branch/ CP Code.:

Date:

Signature of the Bank/Agent Official

#### CUSTOMER RECEIPT

Customer ID:  Application Number:

Customer Name:

Total no. of tags:  Total Amount:

Payment Mode: ☐ Cheque: ☐ Cash\* Ref No:

Employee/Agent ID.:  Branch/ CP Code.:

Date:

## VEHICLE DETAILS

Sr. No.	*Vehicle Reg. Number	Vehicle Type / Vehicle Class	Tag Serial No./ Tag ID	*Tag Deposit Amount	*RC Copy Enclosed
1.					Yes/No
2.					Yes/No
3.					Yes/No
4.					Yes/No
5.					Yes/No
6.					Yes/No
7.					Yes/No
8.					Yes/No
9.					Yes/No
10.					Yes/No

## DECLARATION

I declare, confirm and agree that:

1. I have understood and hereby agree to the terms and conditions as applicable to FASTag as set forth in the product leaflet and the website [www.fastag.equitasbank.com](http://www.fastag.equitasbank.com). I understand that access to any changes/ updates in the terms and conditions and schedule of any charges applicable to the FASTag would be available on [www.fastag.equitasbank.com](http://www.fastag.equitasbank.com) only and hereby agree that I shall keep myself updated about any changes to this terms and conditions and schedule of charges as updated on [www.fastag.equitasbank.com](http://www.fastag.equitasbank.com) from time to time.
2. All the particulars and information given in this application form (and all documents referred are provided therewith) or true, correct, complete and up-to-date in all respects and I have not withheld any information. I agree and undertake to provide any further information that Equitas Bank/ its group companies may require from time to time.
3. I understand that Equitas Small Finance Bank Ltd. ("Equitas Small Finance Bank") reserves the right to reject my application without providing any reason. I agree and understand that Equitas Small Finance Bank/ its group companies reserve the right to retain any application forms, and the documents provided herewith and will not return same to me.
4. I authorize Equitas Small Finance Bank/its group companies or their agents to make references and employees which Equitas Small Finance Bank/its group companies consider necessary in respect of or in relation to information in this application.

5. To inform EQUITAS SMALL FINANCE Bank and its group companies immediately regarding any change in any of the information provided by me. In this application form and to provide any further information that EQUITAS SMALL FINANCE Bank/ its group of companies may require time to time.

6. I authorize Equitas Small Finance Bank/group of companies to exchange, share or part with all the information. Data or documents relating to my application with other Equitas group companies/ banks/ financial instruction/credit Bureaus/Agencies /Statutory bodies or any other persons of Equitas Small Finance Bank /its group of companies may deemed necessary or appropriate as may be required for use or processing of the same information/data by such person Equitas Small Finance Bank/its group companies/ liable for the use/sharing of this information by either Equitas Small Finance Bank or such third.

7. I authorize Equitas Small Finance Bank unconditionally and irrevocably to debit the relevant fees and charges applicable to the FASTag (as mentioned in the "terms and conditions", "Schedule of charges" and "Product Leaflet") from the funds available in my FASTag account.

Please ensure that prior to submitting the application form you have received the FASTag product leaflet and have read and understood the:

- Schedule of Rates and charges
- Terms and Conditions

Signature of the authorized signatory / Individual Customer

Date

Place: \_\_\_\_\_

## HOW TO RECHARGE YOUR FASTAG WALLET?

- The Equitas Small Finance Bank FASTag Customer Wallet can be recharged by making payment through cash or online (Debit cards or Net Banking)
- Visit [www.fastag.equitasbank.com](http://www.fastag.equitasbank.com) and access your Fastag account with username & password
- Select your tag account to mention the recharge amount & follow the steps
- Go to Tag Recharge>> Add Money>> Add Wallet Balance>> Select Payment Mode>> Make Payment

## IMPORTANT POINTS TO REMEMBER :

- You can visit [www.fastag.equitasbank.com](http://www.fastag.equitasbank.com) to access your FASTag account.
- The "Customer wallet" for KYC Customers can be reloaded to maximum of Rs 1,00,000.
- Convenience fee will be applicable for all online recharges.
- Minimum tag recharge amount is Rs.100, either through cash or online.
- Tags with negative balance will be deactivated if not replenished within 6 months.
- Tags once fixed should not be removed. if the tag is removed, it will get damaged permanently.
- In case the Tag is lost or stolen, immediately file a report with the Local police. You should block the tag by calling up the customer care.

# TERMS AND CONDITIONS FOR EQUITAS SMALL FINANCE BANK TAG

These Terms and Conditions apply to and regulate the provision Of FASTag facility provided by Equitas Small Finance Bank Limited. These terms and conditions (the“Terms and Conditions”) shall be not in addition to and not in derogation to any other terms as stipulated by Equitas Small Finance Bank/Third Party/from time to time.

## 1.Definitions

In these Terms and Conditions,unless there is anything repugnant to the subject or context thereof, the following words/expressions shall have the meaning as stated herein under:

“**Affiliate**” means and includes any company which is holding or subsidiary company of Equitas Small Finance Bank ,or a person under the control or common control with Equitas Small Finance Bank, or any person in more than 26% of the voting securities of which Equitas Small Finance Bank has a direct or beneficial interest or control. For the purpose of this clause,“Control” together with grammatical variations which used to respect to any person, means the power to direct the management and policies of such person , directly or indirectly whether through the ownership of the vote carrying securities, by contract or otherwise howsoever.; and “person ”means a company, corporation, a partnership, trust any other entity or organisation or other body whatsoever.

“**Application**” or the “FASTag Application” shall refer to the application made by a customer to Equitas Small Finance Bank for the issuance of a Tag. The Application shall be in the form of a written or online application made in the manner and format prescribed by Equitas Small Finance Bank, and shall form an integral part of these terms and conditions.

“**Cocessionaire**” refers to the person/entity that has been granted the right to construct, maintain, and toll the Highway by the National Highway Authority of India.

“**National Highway**” Shall mean all the National Highway where ETC Program is active.

Disclaimer: Bank reserves the right to modify, alter, add or delete Toll Plazas from the list.

“**Tag**”:refers to the prepaid Equitas Small Finance Bank Tag issued by Equitas Small Finance Bank.

“**Tag Account**” shall mean the account opened in the name of Tag member and maintained by Equitas Small Finance Bank for the purpose of Usage of the tag as per the terms and conditions contained herein.

“**Tag Member/s**” shall mean the individual as corporates who makes an Application for the issuance of,and to whom the tag has been issued by Equitas Small Finance Bank subject to such terms and conditions as may be specified by Equitas Small Finance Bank, and who is authorized to hold and use the tag.

“**Equitas Bank Tag Website**” refers to www.fastag.equitasbank.com, which is owned, operated and maintained by Equitas Small Finance Bank.

“**Toll Plaza**” shall mean by any tag transaction/s carried out by the tag member/s as permitted by these terms and condition, including but not limited to, loading or re-loading of funds to a tag: Tag balance enquiries and/or such other uses as Equitas Small Finance Bank may permit in writing from time to time.

“**Statement/s**” shall mean the communication provided to the tag member/s on the e-mail id provided by the Tag member/s to Equitas Small Finance Bank on a quarterly basis starting inter alia the transactions undertaken and balance available in the tag account.

“**Customer Care**” refers to the telephonic customer service facility provided by Equitas Small Finance Bank throughout the day to Tag Member/s for any Tag related queries.

## 2.INTERPRETATION

- All references to singular include plural and vice versa and the word “includes” should be constructed as “without limitation”
- Words importing any gender include the other gender.
- Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments or replacements for the time being in force.
- All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of these terms and conditions.
- The rules of interpretation as set out in the General Clauses Act shall,unless it be repugnant to the subject or context thereof, apply to these terms and conditions as if incorporated here in.

## 3. APPLICABILITY OF TERMS

The tag member shall be deemed to have unconditionally agreed to and accepted to these Terms and Conditions by submitting the Application for the tag or by performing a Transaction or by accepting the Tag,in the form and manner by prescribing by Equitas Small Finance Bank from time to time.

## 4. ISSUANCE OF TAGS

Equitas Small Finance Bank may issue to the Tag to a customer or the request of the customer and pursuant to the customer making and Application for the tag and agreeing to the applicable terms and conditions in the form and manner prescribed by Equitas Small Finance Bank from time to time.

The tag issued by Equitas Small Finance Bank to the tag member shall be mandatorily affixed by the authorized representative of the Bank on the vehicle of Tag member with the license plate number specified by the Tag member in the Application. The Tag member is not transferable and only be used to the respect to vehicle on which the Tag has been affixed by the authorized representative of the Bank.

At the time of making the application for issuance of the TAG, The Tag member shall be required to pay a minimum amount of Rs.200/-(Rupees two hundred only) towards tag fee including applicable taxes +the security deposit as per the type of the vehicle and a maximum amount of Rs.1,00,000 (Rupees One Lakh only) or such other limit as may be specified by the Equitas Small Finance Bank subject to Internal and Applicable regulatory and statutory guidelines.The Tag can neither be reloaded (subsequent cash loads) thereafter nor such initial loaded funds be accessed by the Tag member until Equitas Small Finance Bank has activated the Tag.

The Tag can be reloaded to the post activation of the Tag subject to maximum Tag balance of ₹ 5,000/-per transaction. The Tag holder shall be able to use the Tag only to the extent of the amount available on the Tag Account to any given point of time.

The Tag shall be activated subject to approval of application by the Bank and a minimum amount being loaded on the Tag by the Tag member such funds shall be loaded on the Tag after deduction of applicable charges/fees etc, payable by the Tag member to Equitas Small Finance Bank for availing the Tag.

The tag holder shall be bound to comply with these terms and conditions and all the policies stipulated by Equitas Small Finance Bank from time to time in relation to the tag. Equitas Small Finance Bank may, at its sole discretion , refuse to accept the Application and to issue the Tag to the Member.

## 5.FEATURES OF TAG

The Tag may be used for the purpose of making applicable toll payments (as may be required by the relevant authorities) at participating Toll plaza on the highway through the ETC lane provided at such Toll Plazas.

As User ID and password will be provided to the Tag Member to allow him/her to reload the Tag through the Tag Website. The Tag Member must not disclose this User ID and password to anyone else.

The Tag members may load and reload the Tag at Kiosks subject to verification of their identity and any other

mandatory requirements as prescribed by the Bank from time to time. Limitations regarding minimum amount, maximum amount annual load time and frequency of loading and reloading shall be applicable as prescribed by the Bank from time to time.The cash loading/reloading facility is subject to relevant applicable fees(s). Funds loaded on a Tag after activation by Equitas Small Finance Bank are immediately available for the Tag Member to use.

## 6. LOST OR STOLEN TAGS:

If the Tag is lost or stolen, the Tag member must file a report with the local police and should be able to produce a copy of the police report upon request by Equitas Small Finance Bank. The Tag Member must immediately report the loss/theft over the telephone to the Customer Care and/or lodge a complaint with a kiosk. Customer Care shall, upon adequate verification, hotlist/cancel/suspend to the Tag and terminate all facilities in relation to thereof during working hours on a working day following the receipt of such limitation and on the request of the Tag member and shall not be liable for any inconvenience caused to the Tag Member in this regard. The Tag Member shall take cognizance of the fact that once tag is reported lost, or stolen subsequently found, the same shall be promptly cut in half and adequate care taken to it misuse. The Tag Member is responsible for the Security of the tag shall take all steps towards ensuring the safe-keeping thereof. The Tag member will be liable for all charges incurred on the Tag until the tag is reported lost/stolen. Further, in the event Equitas Small Finance Bank determines that the aforementioned steps are not complied with, financial liability on the lost or stolen tag would rest with the tag member. In case of any determines that the Tag member. In case of any dispute relating to the time of reporting and/or Transaction/s made on the Tag of any other matter in relation to the said Tag, Equitas Small Finance Bank shall reserve the right to ascertain the time and/or the authenticity of the disputed transaction.In the event Transactions on the Tag occur after the Tag member claims to have destroyed of the Equitas Small Finance Bank Tag. The Tag Member shall be entirely liable for any such charges incurred on the Tag and shall under no circumstances hold Equitas Small Finance Bank responsible for the same.

## 7. SURRENDER/REPLACEMENT OF TAGS

The tag issued to the tag member shall remain the property of Equitas Small Finance Bank and shall be surrendered to Equitas Small Finance Bank, on request. The Tag member shall be responsible for returning the Tags to Equitas Small Finance Bank for cancellation in the event the services are no longer required by the Tag member or if the services are withdrawn by Equitas Small Finance Bank for any reason whatsoever.

In case of loss of the Tag, The Tag may be blocked by the Tag member by calling up the customer care at 1800 419 1996 & furnishing the required information for blocking the card and as more specifically provided for under clause titled as “Lost or stolen cards”.

Once a tag is reported as Lost or stolen the tag cannot be used again, even if found subsequently .The Tag member declares that if a tag is reported as lost or stolen or is damaged or stolen. If found subsequently it shall be the responsibility of the Tag member to return such tag to Equitas Small Finance Bank. Similarly, in case a Tag is damaged, it shall be the responsibility of the Tag member to return the damaged tag to Equitas Small Finance Bank to enable closure of the Tag account. In case of replacement of tag, replacement fee of Rs.200 including applicable taxes will be levied to the customer.

In the Event of death of the Tag Member, Equitas Small Finance Bank shall cancel the tag upon being informed of the same. The legal heirs of the Tag member can recover the balance amount available on the Tag as per Equitas Small Finance Bank’s policy/ process.

## 8. EXPIRATION AND TERMINATION

In case the Tag Account remains unused for a period of 6 months with a negative balance amount, the Tag Account will be closed with prior intimation to the Tag member and the corresponding Tag shall not be accepted at any Toll Plazas for the purpose of payment of toll.

On termination of the Tag the total of all charges then outstanding, whether or not already reflected in the Statement and, the amount any charges incurred after termination, shall become forthwith due and payable by the Tag member as through they had been so reflected, and interest will accrue thereon as may be applicable as per Equitas Small Finance Bank policy/process from time to time.

The Tag Member shall continue to be fully liable for Equitas Small Finance Bank for all charges incurred on the Tag prior to termination.

Notice of termination or request to surrender of the Tag shall be deemed given when a notice posted to the mailing address/email ID of the Tag Member, as per the records Of Equitas Small Finance Bank is received by the Tag member through ordinary post/email. The Tag Member agrees to surrender the Tag of Equitas Small Finance Bank , or its representative, upon being requested to do so.The Tag member may not use the Tag notice of termination has been received by him/her.

## 9. USAGE GUIDELINES

The said Tag is valid only in India and only with respect to payments required to be made in INR. The Tag Member shall at times ensure that the Tag is kept at safe place and shall under no circumstances whatsoever allow the Tag to be used any other individual . The Tag member shall be responsible for all the facilities granted by Equitas Small Finance Bank and for all related charges and shall act in good faith relation to all dealings with the Tag and Equitas Small Finance Bank.

The Bank accepts no responsibility for any surcharge levied by any Concessionaire and debited to the balance available on the Tag, with the transaction amount. Any transaction undertaken at a participating Toll plaza shall be conclusive proof that the charge is recorded or such requisition was properly incurred for the amount and by the Tag Member using the Tag except where the Tag has been lost, stolen or fraudulently misused, the burden of proof for which shall be on the Tag Member.

The Tag Member is responsible for all transactions initiated by the use of the tag ,except as otherwise set forth herein. Each time in the Tag Member uses the Tag, with the transaction amount. Any transaction undertaken at participating Toll plaza, he authorizes Equitas Small Finance Bank to reduce the funds available in the Tag Account by the amount of transaction. The Tag Member is not allowed to exceed the available amount in the Tag Account through individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of funds available in the Tag Account, Tag Member shall remain fully liable to Equitas Small Finance Bank for the amount of Transaction. Equitas Small Finance Bank reserves the right to bill the Tag Member for any negative balance. The Tag Member agrees to pay Equitas Small Finance Bank promptly for the negative balance. Equitas Small Finance Bank also reserves the right to cancel/terminate the Tag should the Tag Member create one or more negative balance with the Tag.

Equitas Small Finance Bank reserves unto itself the absolute discretion to decline to honor the transaction requests on the Tag, without assigning reason thereof.

## 10.CLOSURE:

The Tag Member may at any point of time, request for closure the Tag Account by visting any Kiosk and

## TERMS AND CONDITIONS FOR EQUITAS SMALL FINANCE BANK TAG

submitting such documentation as may be required by Equitas Small Finance Bank policy/process in this regard. The Tag Member shall also be required to return the Tag to authorized Equitas Small Finance Bank personnel. Thereafter, the balance amount (if any) remaining in the related to Tag Account would be returned to the Tag Member in his bank account only within 15 days from the date of the request for closure having being placed.

### 11. STATEMENTS AND RECORDS:

The Tag Member may enquire about the balance on his Tag by calling the Customer Care. The Tag Member will also receive a short messaging system message on the mobile number registered by the Tag Member with the Bank, after each Transaction informing him of transaction value. The Tag Member shall inform Equitas Small Finance Bank in writing within 15 days, if any irregularities or discrepancies exist in the transactions/particulars of the Tag Account. If Equitas Small Finance Bank does not receive any information to the contrary within 15 days, it shall assume that the Transactions are correct. All records are maintained by Equitas Small Finance Bank, in electronic or documentary form of the instruction of the Tag Member and such other details (including, but not limited to payments made or received) pursuant to these Terms and Conditions, shall against the Tag member, be deemed to be conclusive evidence of such instructions and such other details. Equitas Small Finance Bank shall not be required to provide copies of the Transaction slips to the Tag Member with the respect to Transactions and the Tag Member with the respect to Transactions and the Tag Member will only receive transactional alerts through short messaging system message on the mobile number registered by the Tag Member with the Bank.

### 12. EXCLUSION FROM LIABILITY:

In consideration of the Bank providing the Tag Member with the Facility of the Tag, the Tag member hereby agrees to indemnify and Equitas Small Finance Bank indemnified from and against all actions, claims, demands, proceeding, losses, damages, persona inquiry, costs, charges and expenses whatsoever which Equitas Small Finance Bank may at time incur, sustain suffer or be put to as consequence of or by reason of or arising out of providing the Tag Member the said facility of the Tag or by reason of Equitas Small Finance Bank's acting in good faith and taking or refusing to take or omitting to take action on the Tag Member's instructions, and in particular arising directly or indirectly out of negligence, mistake or misconduct dishonesty relating to any Transaction by the Tag Member. The Tag Member shall also indemnify Equitas Small Finance Bank fully without prejudice to the foregoing, Equitas Small Finance Bank shall be liability whatsoever to the Tag Member in respect of any loss or damage arising directly or indirectly out of:

- Any defect in quality of goods or services supplied by any third party.
- The refusal of any person to honor or to accept the Tag.
- The Malfunction of any computer system.
- Handling over the Tag by the Tag member to anybody other than the designated employees of EQUITAS SMALL FINANCE BANK at Equitas Small Finance Bank's premises or Kiosk.
- The exercise by Equitas Small Finance Bank of its right to demand and procure of the Tag prior to the expiry date, whether such demand and surrender is made and/or procured by Equitas Small Finance Bank or by any authorized person or computer terminal.
- The exercise by Equitas Small Finance Bank of its right to terminate the Tag.
- Any injury to the credit, character and reputation of the Tag Member alleged to have caused by the re-possession of the Tag and/or any request for its return or refusal of any Toll Plaza to honor or accepted the Tag.
- Any misstatement, misrepresentation, error omission in any details disclosed by Equitas Small Finance Bank except as otherwise required by law, if Equitas Small Finance Bank receives any process, summons, order, injunction, execution, distraint, levy lien, information or notice which Equitas Small Finance Bank in good faith believes/ calls into question the Tag Member's ability, or the ability of someone purporting to be authorized by the Tag Member, to transact on the Tag, Equitas Bank may, its option and without liability to the Tag Member or such other person, decline to allow the Tag Member obtain any portion of this funds, or may such funds over to an appropriate authority and take any other steps required by applicable law. Equitas Small Finance Bank reserves the right to deduct from the balance available on the Tag a service charge and any expenses it incurs, including without limitation legal fees, due to legal action involving the Tag Member's Tag.
- Any statement made by any unauthorized person returning the return of the Tag or any act performed any person in conjunction.
- In the event a demand or claim for settlement of outstanding dues from the Tag Member is made, either by Equitas Small Finance Bank or any person acting on behalf of Equitas Small Finance Bank, Tag Member agrees and acknowledges that such demand or claim shall not amount to be an act of defamation or an act prejudicial or to reflecting upon the character of the Tag Member, in any manner.
- The Equitas Small Finance Bank Tag, is not transferable and its unique to the vehicle similar to the vehicle license plate and would be affixed mandatorily at the time of issuance of the vehicle will have balance which the customer has paid for his Equitas Small Finance Bank tag loaded with. The Equitas Small Finance Bank issued to you is valid for use only in India and for the payment of toll charges in Indian Currency only and further will be accepted only on a the Toll Plazas participating in the Equitas Small Finance Bank Tag programs. The participating toll plaza lists will be updated in the Equitas Small Finance Bank Tag portal from time to time.
- The Equitas Small Finance Bank Tag is the property of Equitas Small Finance Bank. It shall be subject to the terms and conditions mentioned herein and any additional conditions stipulated by Equitas Small Finance Bank, from time to time. The Tag Member shall allow to affix the Tag immediately on the vehicle at the time of Tag issuance, and ensure that the signature on all payments receipts signed by the card member are similar to the signed provided by the card member on the Equitas Small Finance Bank Tag application form submitted to Equitas Small Finance Bank. In case the card member desires to alter his/her signature, the card number shall intimate Equitas Small Finance Bank about the same and execute necessary documents as prescribed by Equitas Small Finance Bank and/or under Law, in this regard.

### 13. BREACH AND TERMINATION/WITHDRAWAL

The Tag Member will be liable to pay Equitas Small Finance Bank, upon demand, all amounts outstanding from the Tag member to Equitas Small Finance Bank

### 14. CHARGES

The holding and use of the tag will incur fees which will be debited to the balance available in the Tag Account. The details of the charges are attached herewith as Annexure1. The said fees are not refundable.

Any Government charges, duty on debits, or tax payable as a result of the Tag shall be the Tag members responsibility and imposed upon EQUITAS SMALL FINANCE BANK (Either directly or indirectly), Equitas Small Finance Bank shall debit such charges, duty on tax against the balance available on the tag there will be separate service charges levied for such facilities as may be announced by the bank from time to time and deducted from the balance

available on the Tag. In the situation that the balance available on the tag is not sufficient to deduct such fees, the Bank reserves the right to deny in further transactions.

The Tag member also authorizes Equitas Small Finance Bank to deduct from the balance available on his Tag, And indemnifies the Equitas Small Finance Bank against any expenses it may occur in collecting money owed to it by the tag member in connection with the tag.(including without limitation reasonable legal fees). Equitas Small Finance Bank may levy services and other charges for use of the tag, which will be notified by the tag member from time to time by updating this terms and conditions. The Tag member authorizes to recover all charges related to the tag as determined by Equitas Small Finance Bank from time to time by debiting the balance available on the tag. Details of the applicable fees and charges as stipulated by Equitas Small Finance Bank shall be displayed on the website and/or at the kiosks.

### 15. DISPUTES

In case of any complaint on query pertaining to any transaction/s the tag member, may contact us by either by calling us on our customer care at 1800 419 1996. In case the Tag Member has any dispute in respect of any transaction, The Tag member shall advise details to Equitas Small Finance Bank within 7 days of transaction date filling which it will be construed that all charges are acceptable to the Tag member and in the order.

In order to enable Equitas Small Finance Bank to investigate and respond and complaint/queries, the Tag member shall be required to provide Equitas Small Finance Bank which such information as may be required by Equitas Small Finance Bank.

Please note that Equitas Small Finance Bank doesn't ask customers for any confidential information and therefore the tag member/s must not share with us any information of a confidential nature including but not limited to passwords, User ID's etc.

For Full Details regarding our complaints procedures, Please refer to the Tag website. The Customer Care number shall be as updated on the tag website from time to time.

Equitas Small Finance Bank shall make bonafide and reasonable efforts to resolve and aggrieved tag members disagreement transaction/s within 7 days receipt of the notice of disagreement. If after such effort, Equitas Small Finance Bank determines that the transaction/s indicated is corrected then it shall communicated same to the tag member along with the details the copy of the sale slip or payment requisition.

### 16. DISCLOSURES

The Tag member hereby, irrecoverably authorizes Equitas Small Finance Bank to disclosure, exchange, share or part with all the information relating to the tag member/s details and payment history information and all information pertaining to and contained in the terms and conditions or as expressed in the application made for a tag affiliates/banks/financial institutions/ credit bureaus/agencies/statutory bodies as may be required and undertakes not to hold EQUITAS SMALL FINANCE BANK/Its affiliates/ the other group companies of EQUITAS SMALL FINANCE BANK and their agents liable for use of the affore said information.

### 17. SETTLEMENT OF DISPUTES

Equitas Small Finance Bank and the Tag Member agree that legal action or proceedings arising out of the terms and conditions shall be brought in the courts or tribunals. Equitas Small Finance Bank, may however, in deeds absolute discretion commence any legal or proceedings arising out of the terms and conditions in any other quote, tribunal or other appropriate forum, and the tag member hereby, consents to the jurisdiction. The terms and conditions shall be governed by and construed in accordance with the laws of India.

### 18. NOTIFICATION AND CHANGES

Equitas Small Finance Bank shall have the absolute discretion to amend or supplement any of the terms and conditions, features and benefits offered on the Tag includes, without any limitation to changes affect interest charges or rates and methods of calculation at any time. The balance available on the Tag shall be liable to be utilized for all charges incurred and other obligations under the revised terms and conditions. Equitas Small Finance Bank shall notify/communicate the amended terms and conditions by hosting the same on the tag website or any other manner decided by Equitas Small Finance Bank. The Tag member shall be responsible for regularly viewing the terms and conditions, including amendments thereto as many posted on the tag website and shall be deemed to have accepted the amended terms and conditions by continuing to use the Tag.

### 19. INDEMNITY

The Tag Member agrees to indemnify and keep indemnified Equitas Small Finance Bank against all and any claims, suits, liability, damages, losses, costs charges, proceedings, expenses, and actions of any nature whatsoever made or instituted against Equitas Small Finance Bank or incurred by Equitas Small Finance Bank on account of usage of the Tag. "Equitas Small Finance Bank may, at its sole discretion, utilized the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/services".

### ANNEXURE

Charges applicable on FASTag:

Particulars	Amount (INR)
Tag Joining fee	200.00

Please note:

- Tag joining fee is inclusive of GST and other applicable taxes.
- Convenience fee will be applicable for online recharge.
- Charges mentioned above are subject to change. Please visit [www.fastag.equitasbank.com](http://www.fastag.equitasbank.com) for the latest changes.

NPCI Vehicle Class	Description	Tag Color	Threshold amount loaded into customers wallet	Refundable Security deposit
4	Car / Jeep / Van	Violet	100	200
4	Tata Ace and Similar mini Light Commercial Vehicle	Violet	100	200
5	Light Commercial vehicle 2-axle	Orange	200	200
6	Bus 3-axle	Yellow	300	300
6	Truck 3-axle	Yellow	300	300
7	Bus 2-axle / Mini-Bus	Green	300	300
7	Truck 2-axle	Green	300	300
12	Tractor / Tractor with trailer	Pink	300	500
12	Truck 4-axle	Pink	300	500
12	Truck 5-axle	Pink	300	500
12	Truck 6-axle	Pink	300	500
15	Truck 7-axle and above	Blue	300	500
16	Earth Moving / Heavy Construction Machine	Black	300	500

**Note:** To above mentioned Tag deposit rates would be applicable depending on your vehicle class and would be refunded to you at the time of FASTag Account closure. For more information about your account and applicable rates, please visit [www.fastag.equitasbank.com](http://www.fastag.equitasbank.com)