NIYOFOREX CARD

The Customer may also avail services in relation to prepaid travel cards issued by Kanji. The Customer shall be provided with an option to load with foreign currency of his/her choice before traveling internationally. The Customer may request for a prepaid NiyoForex Card on the website/mobile application (or any other authorised channel made available by Kanji) (hereinafter collectively referred to as "**Platform**") for availing this service offered by Kanji.

1. **Service Offerings**
   i. The Customer may place an order by selecting the NiyoForex Card option on the Platform. The User may initiate the order by selecting the desired currency of his/her choice for loading the NiyoForex Card. The User shall provide necessary documents as requested by Kanji for verification for performing KYC for issuance of the NiyoForex Card.
   ii. Kanji shall verify the documents provided by the User. Issuance of NiyoForex Card is subject to successful verification of the documents. In case the applicant refuses to comply with any such requirement or makes unsatisfactory compliance therewith, the Authorised Dealer shall refuse, in writing, to undertake the transaction and shall, if he has reasons to believe that any contravention / evasion is contemplated by the person, report the matter to the Reserve Bank.
   iii. The User may load the card with the currency of his/her choice and make the payment to Kanji which includes service fee along with the amount at forex rate displayed on the Platform at the time of making the payment. The User understands that the foreign exchange rates are dynamic and subject to change. Kanji has no control over such changes. Considering the above, the User understands and agrees to not make Kanji a part of disputes in relation to such changes in the foreign exchange rates.
   iv. The User further acknowledges that in case of extreme market fluctuations/ turbulence which results in substantial change in the foreign exchange rate, Kanji has the right to revise the foreign exchange rate accordingly while at the time of processing the transaction.
   v. The NiyoForex Card will be delivered to the Customer in the means of dispatch as requested by the Customer. Kanji offers multiple modes of delivery and the customer may choose the same as per their requirements. Delivery is subject to fees.

2. **Fees**
   i. The fees for the services offered by Kanji shall be as per the Schedule of Charges (SOC).
   ii. The payment towards the services offered shall be processed through internet banking/UPI or any other mode of payment as available on the payment page.

3. **Cancellation and Refund policy:**

   The orders placed by the User may be cancelled as per the Cancellation and Refund Policy.

4. **Other terms of Service:**

i. The User must ensure that the requested limit is accurate and has not exceeded the limit (250000 USD) prescribed by the LRS guidelines issued by RBI for the current financial year for any accounts held individually or collectively.
ii. The service shall be subject to applicable laws including but not limited to RBI Guidelines and FEMA regulations in relation to foreign exchange services.
iii. All Foreign Exchange transactions are subject to Government Taxation, incorporating all Amendments.
iv. The User understands that Kanji has partnered with multiple AD I entities and Settlement Banks and Network Providers for facilitation of transactions. Functioning of NiyoForex Card is subject to terms and conditions of such partners.. Under such circumstances, Kanji shall not be held responsible for cancellation of a transaction.
v. The Customer may refer to the NiyoForex Card features and functioning in the Most Important Terms and Conditions (MITC).

It is hereby clarified that Kanji may, at its sole discretion, charge a certain service fee for NiyoForex Card Services availed by the Customer. In the event where Kanji is unable to issue the NiyoForex Card booked by the Customer, Kanji's cancellation and refund policy shall be applicable for reversal or cancellation.

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