
Unimoni Financial Services Ltd

Fair Practices Code for Prepaid Payment instruments

• **Application for XPAY**

The application shall be in a language as understood by the customer and shall contain the essential details of the applicant which includes:

1. Valid Mobile number
2. Name & Address of the Applicant.
3. DOB
4. ID Details
5. DMTS beneficiary account details: – If it is a DMTS customer.
6. Customer Signature

• **Acknowledgement of Application.**

The Company shall acknowledge receipt of application(s) for XPay duly signed by the BH or BIC.

• **Processing of Applications**

All applications shall be duly verified and authorized by the Head Office team.

• **Services offered through XPay**

- Mobile/DTH Recharge
- Utility Bill payments
- Domestic Money Transfer Service

• **Fraud Reporting/Risk Management System.**

We have a customer grievance redressal system for handling such complaints.

• **Terms/conditions.**

1. Instrument is valid for one year from date of issuance and renewable thereafter on yearly basis.
2. Instruction for payment for goods/services will be honoured at approved locations only, subject to sufficient balance against XPAY account. Payment can be made through Internet, website or SMS.
3. The Company does not endorse the quality/merchantability of the goods/service, customer opt to thus purchase/avail.
4. Customer can maintain maximum balance as per below KYC norms
 - a. Min KYC wallet: The maximum amount which can be loaded in a min KYC wallet in a month is capped at INR 10,000 and in a financial year is capped at INR 1,00,000. The wallets can only be used for purchase of goods and services and the total amount for the same is capped at INR 10,000 per month.
 - b. Full KYC Wallet: The maximum balance shall not exceed Rs.1,00,000/- at any point of time. The wallets can only be used for purchase of goods and services.
5. Reloading can be done via Internet banking through our website www.xpayindia.com or by paying cash/cheque at any of our branch.
6. This facility does not permit Cash Withdrawal other than in the event of winding up of this scheme as per RBI guidelines.
7. Customers shall be solely responsible for the safety & security of User Name & MPIN issued to them and the Company shall not be made responsible for the unauthorized use of the instrument, if any, arising out of non-compliance as to the secrecy of the same. Any misuse/unauthorized use should be immediately brought to the knowledge of Company.
8. The customer shall fully indemnify the Company against any losses, damages, costs and claims incurred or suffered by or made against the Company by the customer/any third party on account of any breach, negligent act/omission or misuse of secure password or MPIN by the customer or his assigns (if any).



9. Customer shall not raise any claim against the Company for any unforeseen/unanticipated events/situations including any technical/connectivity error of the system/ server, which is beyond the control of the Company while using XPAY.

10. Any dispute/ controversy arising out or in connection with this service shall be referred to an Arbitrator appointed by the Company and will be subjected to the Jurisdiction of courts at Kochi.

11. In addition to the above mentioned procedure, the Company shall display at conspicuous place in all branches, the name and contact details (Telephone/Mobile number and E mail id) of a Grievance Redressal Officer who can also be approached by the Customer for the resolution of any complaints against the Company. The Grievance Redressal Officer is Mr. M C Rajesh, Phone: 484 3048179; email: customercare@uaeexchange.co.in

12. All terms of this instrument shall be subject to RBI guidelines as amended from time to time.