



1. Introduction

1. These wallet terms and conditions, as may be amended, modified, updated or restated from time to time ("Citrus T&Cs") govern the use and access of the Citrus PPI (defined below), including any co-branded variations thereof issued and operated by PayU Payments Private Limited, a company incorporated under the laws of India, having its registered office at Shiv Building, First Floor, Crossing of Sahar Road, Vile Parle East, Mumbai, Maharashtra, 400 057, India and its corporate office at 9th Floor, Bestech Business Tower, Sohna Road, Sector 48, Gurgaon 122 004, Haryana ("PayU Payments").
2. These Citrus T&Cs should be read together with the [Privacy Policy](#), [Grievance Policy](#), and [Online Dispute Resolution Policy for Failed Transactions](#) each of which are incorporated in these Citrus TCs by way of reference and shall form an integral part of these Citrus T&Cs.
3. Each User (also "You" or "you" or "Your" or "your" or "yourself") is required to read the Citrus T&Cs (including the aforementioned related policies which are included herein by reference) carefully before registering, accessing or using the Citrus PPI. By registering, using or accessing the Citrus PPI, you accept and agree to be bound by the Citrus T&Cs which constitute a legally binding contract between PayU Payments and the User (defined below), pursuant to which, Citrus PPI Services (defined below) shall be provided by PayU Payments, in accordance with these Citrus T&Cs and Applicable Law (defined below). If at any point of time, you do not agree with or do not wish to continue to be bound by the Citrus T&Cs, you must immediately raise a closure request for your Citrus PPI by writing to PayU Payments on citrusfeedback@payu.in. However, despite you having raised such closure request, any subsequent access or use of the Citrus PPI or Citrus PPI Services by you, until PayU Payments has acted upon the closure request and deactivated your Citrus PPI, you and the use /access of the Citrus PPI will continue to be governed by these Citrus T&Cs.
4. PayU reserves the sole right to change, modify or add to these Citrus T&Cs or any other policies relating to access to and/or use of the Citrus PPI and/or Citrus PPI Services, at any time without any prior notice or intimation to you and all such changes, modifications or additions, as the case may be, shall be effective immediately upon publication. It is clarified that each User intending to access and/or use (or accessing and/or using) the Citrus PPI or availing the Citrus PPI Services shall be bound by these Citrus T&Cs and shall also be responsible for periodically reviewing these Citrus T&Cs. You shall also be responsible for keeping yourself updated with any changes, modification or additions to these Citrus T&Cs, from time to time. When you continue to access, and/or use the Citrus PPI and/or avail any of the Citrus PPI Services, you shall be deemed to have consented to the then applicable Citrus T&Cs.
5. By accessing or using the Citrus PPI or availing any of the Citrus PPI Services, you confirm that you have full legal capacity and legal right to legally bind yourself with these Citrus T&Cs and to comply with your obligations hereunder. You further expressly, irrevocably and unconditionally confirm, that you are agreeing to be bound by these Citrus T&Cs by your own free will and that you are under no duress or undue influence while agreeing to register for, use and/or access the Citrus PPI.

2. Definations



Capitalised terms used herein but not defined, shall have the respective meanings assigned to them as follows:

1. **"Applicable Laws"** shall mean any constitution, statute, law, equity, regulation, ordinance, rule, judgment, order, decree, authorization, clearance, approval, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing, by any Governmental Authority, regulatory provisions, requirements, guidelines (including but not limited to PPI Master Directions, the KYC Master Directions and circulars, notifications, regulations or directions issued by NPCI) as may be applicable from time to time, whether in effect, as of the date of publication of these Citrus T&Cs or thereafter and in each case as amended or modified from time to time.
2. **"Available Balance"** shall mean the balance available in the Citrus PPI at a given point of time, that is, amounts deposited by User in the Citrus PPI plus any refunds or cashbacks or rewards, as reduced by: (A) amounts utilized by User by using Citrus PPI for any merchant payments or money transfers; and (B) Charges.
3. **"Citrus PPI"** shall mean the small or full KYC PPI issued and operated by PayU Payments, post registration and creation of the PayU Account by the User, either on a solo basis or on co-branded basis with another entity, in accordance with the PPI Master Directions and these Citrus T&Cs, under the current brand name "Citrus PPI powered by PayU" or "Citrus powered by PayU" or any other name from time to time (as determined by PayU Payments), the use and access to which is made available through the website <https://consumers.citruspay.com/> or through a mobile application or through co-branding partners of PayU Payments or its other agents or service providers (including payment aggregators and various Merchant platforms). The term 'Citrus PPI' shall include a Virtual Card or Physical Prepaid Card on a card network platform such as Rupay, VISA, Mastercard etc., issued against and linked to a Citrus PPI, wherever applicable.
4. **"Citrus PPI Services"** shall mean the services made available to the User in relation to the Citrus PPI in accordance with the terms of these Citrus T&Cs and Applicable Laws.
5. **"Enrolment Form"** shall mean the online Citrus PPI enrolment form, required by PayU Payments, from the User, at the time of registration of the User for availing or using the Citrus PPI and/or for continuation of availing or using the Citrus PPI, along with the Citrus PPI Services.
6. **"Governmental Authority"** shall mean any (i) government (central, state or otherwise) or sovereign state; (ii) governmental agency, semi-governmental or judicial or quasi-judicial or regulatory or supervisory or administrative entity, department or authority, court or tribunal or any subdivision thereof; or (iii) international organization, agency or authority, including, without limitation, any stock exchange or any self-regulatory organization, established under any Applicable Laws.
7. **"KYC"** shall mean the know your customer related checks and refers to the various norms, rules, regulations, notifications, laws and statutes relating to anti money laundering including, without limitation, KYC Master Directions issued by the RBI, from time to time and checks as mandated by the above or by the internal policies of PayU Payments, which include obtaining of personal identification details and documents from you before any Citrus PPI Services can be delivered to you.
8. **"KYC Master Directions"** shall mean the Master Direction - Know Your Customer (KYC) Direction, 2016 dated 25 February 2016 bearing reference number RBI/DBR/2015-16/18 Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 issued by the RBI and as amended, changed, modified or restated from time to time.



9. **"Merchant"** shall mean merchants authorised by PayU Payments to accept payments from a User using the Citrus PPI in connection with the sale of goods and/or services by such merchants to the relevant Users.
10. **"NPCI"** means the National Payments Corporation of India.
11. **"PayU Account"** means the account created by you with PayU Payments in relation to and for availing/ using the Citrus PPI/ Citrus PPI Services offered by PayU Payments, in accordance with the Citrus T&Cs.
12. **"Personal Information"** shall have the meaning set out under the [Privacy Policy](#) of PayU Payments.
13. **"Password"** shall mean and include any secret password, any one-time password (OTP) or any "MPIN" or any other biometric option as may be made available in the future, used to access the Citrus PPI and/or PayU Account, without which you will not be able to access or operate your Citrus PPI and/or PayU Account.
14. **"PPI"** means a prepaid payment instrument issued by an issuer authorised by RBI in accordance with the terms of the PPI Master Directions.
15. **"PPI Master Directions"** means the Master Directions on Prepaid Payment Instruments dated 27 August 2021 bearing reference number RBI/DPSS/2021-22/82 DPSS.CO.POLC.No.S-479/02.14.006/2021-22 issued by the RBI and as amended, changed, modified or restated from time to time.
16. **"RBI"** means the Reserve Bank of India.
17. **"UPI"** means the Unified Payment Interface.
18. **"User"** means and includes: (i) the first time consumer intending to avail Citrus PPI Services or holds the Citrus PPI in accordance with these Citrus T&Cs; (ii) any person who holds a Citrus PPI that has been issued by PayU Payments in accordance with the Citrus T&Cs or avails the Citrus PPI Services in relation thereof; or (iii) any person who holds a Citrus PPI on or prior to the date of publication of these Citrus T&Cs.

3. Eligibility

1. Citrus PPI shall be made available only to persons who are competent to enter into legally binding contracts under the Indian Contract Act, 1872. Any person who is considered as incompetent to contract as per the provisions of the Indian Contract Act, 1872, including minors, un-discharged insolvents, etc., are not eligible to access or use the Citrus PPI. Additionally, non-Indian residents and non-Indian citizens are not eligible to access or use the Citrus PPI.
2. For usage of the Citrus PPI, you represent to PayU Payments that you are competent to contract and are an Indian citizen having tax residency in India. You further represent, assure and undertake to PayU Payments that: (i) you are not a tax resident of any other country except India; (ii) you shall provide such declarations at such time and in such manner as may be required by PayU Payments; (iii) all information submitted by you to PayU Payments is and will be true, complete and accurate; (iv) to the extent applicable, you have obtained / procured all relevant consents, permits or approvals (as the case may be) in order to use the Citrus PPI Services in accordance with these Citrus T&Cs; (v) you are not barred or otherwise legally prohibited from using or accessing the Citrus PPI Services; and (vi) you are conversant with the English language and have read and fully understood the terms and conditions as contained in these Citrus T&Cs.
3. In case you are receiving the Citrus PPI Services or accessing and/or using the Citrus PPI on behalf of a partnership, firm, company, any other body corporate, trust or association of persons ("Corporate User"), you represent and warrant that you are



duly authorized to accept the Citrus T&Cs on behalf of the Corporate User and that You have the authority and capacity to bind the Corporate User to these Citrus T&Cs and provide all necessary documents / information of the Corporate User, as may be required by PayU Payments in order to undertake the mandatory KYC checks in accordance with Applicable Law and its internal policies.

4. You agree and understand that the Citrus PPI and Citrus PPI Services are being provided by PayU Payments (either itself or through any agents or co-branding partners or service providers, including any partner Merchants) at the sole discretion of PayU Payments and that these may be withdrawn by PayU Payments, subject to Applicable Laws, at any time.
5. You are and will remain liable at all times for any negligence, misrepresentation, misconduct or wrongful usage or any violation of these Citrus T&Cs and/ or Applicable Laws.

4. Registration for Citrus PPI

1. In order to create and use a PayU Account and Citrus PPI, PayU Payments may require that you submit to it or it may capture certain information, including but not limited to your Personal Information and KYC information (including any KYC related documents) as may be deemed necessary by PayU Payments. You are mandatorily required to register for receiving short messaging services (SMS) alerts and provide, verify and update, your phone number for the said purpose or any other communications from PayU Payments in relation to your Citrus PPI, as required by PayU Payments from time to time. Additionally, you may opt to register for email alerts and notifications, if such option is provided by PayU Payments. You must carefully note and understand that for your Citrus PPI, your specific mobile number acts as the primary identifier for PayU Payments. You are solely responsible for updating the mobile number (in case of any change therein) that was used by you at the time of registering for your Citrus PPI. Any liability arising from your failure to do so will be solely to your account and PayU Payments will have no liability of any nature whatsoever in this regard including, without limitation, any liability for any financial or other loss or damage, suffered, caused or incurred to or by you. Further, utmost importance is to be placed by You on the security of any OTP, Password or information sent to you for authentication purposes, and it is expected that you maintain its confidentiality and refrain from disclosing it to any third party. PayU Payments bears no responsibility or liability in the event of fraudulent or unauthorized utilization of the OTP, Password or any other information shared for authentication purposes, due to the misuse or possession of such details / information by a third party, or such OTP, Password or information is improperly used or becomes known to a third party. Any losses, damages, costs, charges, or expenses arising from such misuse or fraudulent use of the OTP, Password or information shall be the sole responsibility of the User. PayU Payments will never ask for your OTP or Password over the phone or through text messages. Be cautious and verify the source of any such requests.
2. You will be issued a Citrus PPI by PayU Payments upon You creating and verifying the PayU Account required for the use of Citrus PPI, after: (i) completing the registration requirements set out by PayU Payments, including submission of necessary Personal Information and KYC details (including where applicable, KYC documents) as required by PayU Payments; and (ii) upon agreeing to these Citrus T&Cs.



3. As a User, you will be provided or you will have the ability to create or generate a unique ID and a Password in relation to your registered PayU Account and you will thereafter be able to use the Citrus PPI Services, provided that your KYC details are updated and available with PayU Payments, as may be required by PayU Payments from time to time, for the category or type of Citrus PPI you hold.
4. You are responsible for maintaining confidentiality of your PayU Account details including any Password and you shall be fully responsible for all transactions undertaken from your Citrus PPI. You are strongly advised to not disclose your PayU Account details or any Password to any person (including any person purporting to be a representative or employee of PayU Payments or of any banks or any Governmental Authority). YOU MUST KEEP SUCH DETAILS CONFIDENTIAL AT ALL TIMES.
5. You agree to: (a) immediately notify PayU Payments of any unauthorized use of your Password or of the PayU Account or any other breach of security at citrusfeedback@payu.in; and (b) ensure that you exit/log out from your PayU Account at the end of each session. You are hereby informed that the longer you take to notify the same to PayU Payments, higher will be the risk of loss to you as well as to PayU Payments. It is hereby clarified that PayU Payments will not be liable for any loss, damage, claim, penalty, expense or other liability arising from your failure to comply with these provisions or from any unauthorized access to or use of your PayU Account, and you shall at all times keep PayU Payments harmless and indemnified against such losses, damages, claims, penalties, expenses, fee, cost etc. if the same are attributable to your negligence, misconduct or any non-adherence of the Citrus T&Cs. In the event of any dispute between two or more parties as to ownership of a particular PayU Account or Citrus PPI, the decision of PayU Payments in this regard (which may include termination or suspension of any disputed account) will be final and binding.

5. Information at Onboarding and on an Ongoing Basis

1. Documentation

- The collection, verification, audit and maintenance of correct and updated User information (including relevant Personal Information and KYC information and documents) is a continuous / on-going process and PayU Payments reserves the right, at any time, to take steps necessary to ensure compliance with all relevant and applicable KYC requirements including but not limited to updating the same. PayU Payments reserves the right to discontinue services/reject applications for creation of a PayU Account, the use of the Citrus PPI or its related services, in such manner, as it may decide in its sole discretion, at any time, if there are discrepancies or deficiencies in information and/or documentation provided by the User or in case there is incomplete or inaccurate information about a User in the records of PayU Payments.
- Any information (including relevant Personal Information and KYC related information and documents) provided to PayU Payments by you with the intention of accessing and/or using the Citrus PPI shall vest with PayU Payments and may be used by PayU Payments in accordance with its Privacy Policy, for any purpose consistent with any Applicable Laws and these Citrus T&Cs, at its sole discretion.

2. KYC Compliance

- You agree to complete KYC checks (depending on the variant or type of the Citrus PPI held or sought to be held by you) for availing and continuing to avail Citrus PPI Services and agree that PayU Payments shall be relying on the information and documents furnished during such KYC checks. For this purpose, You agree that PayU Payments shall be entitled to: (a) receive the documents and information (including receipt of relevant Personal Information) relating to KYC checks from you; (b) require you to provide any additional KYC related information or documents (including relevant Personal Information) as may be deemed necessary by PayU Payments for providing or continuing to provide access and/or use of the Citrus PPI at the time of registration and/ or on a later date; (c) receive electronically or in any other form as may be specified by PayU Payments, any KYC related information or documents; and (d) collect necessary KYC information/documents from other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases, online platforms (whether public or not).
- In particular, you agree and undertake that you do hereby and will: (a) provide all information about yourself, as may be required by PayU Payments from time to time; (b) consent to the use by PayU Payments of your Personal Information including any KYC related information or documents for the purposes of providing Citrus PPI Services to you; and (c) in order to comply with the Prevention of Money-Laundering Act, 2002 and Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, in case of any update in the documents submitted, You shall submit the updated documents within 30 days of such update for the purpose of PayU Payments updating its records.
- PayU Payments has no responsibility to investigate the background, confirm the identity of Users or verify the information provided by the User, except to the extent required by Applicable Laws and as stated under these Citrus T&Cs.
- The collection, verification, audit and maintenance of correct and updated User information (including relevant KYC and/or Personal Information) is a continuous process and PayU Payments reserves the right, at any time, to take steps necessary to ensure compliance with all relevant and applicable KYC requirements.
- PayU Payments reserves the right to transfer part or all of your Personal Information to third parties for authentication, processing payments through the Citrus PPI or any other purposes necessary for providing the Citrus PPI Services to you in accordance with Applicable Laws and its Privacy Policy. You hereby give your explicit consent for the same.
- If the details provided by you in the KYC documents or otherwise do not match with the details mentioned in the online Enrolment Form, then PayU Payments has the right to freeze or suspend operations of the relevant Citrus PPI/ PayU Account and hold any Available Balance therein for so long as PayU Payments is not satisfied with the identity of the person claiming to be the User of the relevant Citrus PPI/PayU Account. PayU Payments shall



have no liability whatsoever in this regard (including in relation to any loss, damage, cost, expense, penalty, fee or charge incurred or suffered by the relevant person claiming to be the User).

3. You hereby authorize PayU Payments to request for any supplemental information/documentation, at any time, in order to verify that the information provided by you is accurate and complete. PayU Payment may also request for additional information or documents to ensure conformity with KYC requirements as per Applicable Laws or to ensure continued compliance with KYC requirements or as may be necessary from an operational standpoint in order to continue providing Citrus PPI Services to You.
4. Subject to Applicable Laws (including notifications from the RBI from time to time), the requirements around KYC and documentation (at time of registration and on an ongoing basis) may be reviewed and modified at the discretion of PayU Payments, without prior notice or intimation.

6. Citrus PPI Variants

1. Pursuant to Applicable Law, PayU Payments has made available the following 2 variants of the Citrus PPI (the features of which are as set out in Schedule 2 of these Citrus T&Cs):
 - **Small PPI:** Citrus PPIs classified as small PPI issued to the User after obtaining minimum details of the User as per PayU Payments' internal policies and the PPI Master Directions ("Small PPI"). Minimum details shall necessarily include a mobile number verified with One Time Password (OTP) and a self-declaration of name and unique identity / identification number of any 'mandatory document' or 'Officially Valid Document (OVD)' or any such document with any name listed for this purpose in the KYC Master Directions, as amended from time to time. The Small PPI shall be used only for purchase of goods and services of merchants which have an authorisation or arrangement, either directly with PayU Payments or otherwise indirectly through a payment aggregator. Funds transfer or cash withdrawal from such PPIs shall not be permitted.
 - **Full-KYC PPI:** Citrus PPIs classified as Full-KYC PPI issued to the User after completing full KYC of the User, as required under Applicable Law and PayU Payments ("Full KYC PPI"). The Full KYC PPI shall be used for purchase of goods and services, funds transfer or cash withdrawal.

PayU Payments shall also issue, at its sole discretion, such categories of PPIs (including Gift PPIs, PPIs to foreign nationals / NRIs visiting India etc.), as may be permissible under the Applicable Laws and as may be determined by PayU Payments in accordance with its policies.

2. PayU Payments shall not be issuing and operating any Small PPI having cash loading facility.
3. A User can be issued or upgraded to a Full KYC PPI only upon submission of the requisite KYC documents and successful completion of the KYC process at the time of registration or on a later date, subject always to verification and approval by PayU Payments.
4. Citrus PPIs that are existing prior to or as on date of publication of these Citrus T&Cs, except those where the Users have already completed KYC to PayU



Payments satisfaction, must either be converted into a Full KYC PPI or a Small PPI, in accordance with such instructions as PayU Payments may require and as per the terms of these Citrus T&Cs.

5. No User whose Citrus PPI has remained inactive (i.e., no financial transaction) for a period of 1 year as on the date of publication of these Citrus T&Cs or remains inactive (i.e., no financial transaction) for a period of 1 year from the date of publication of these Citrus T&Cs, shall be permitted to undertake any activity in relation to their Citrus PPI unless such Users have completed the due diligence and KYC as required by PayU Payments. Once a Citrus PPI has remained inactive for a period of 1 year as aforesaid and the User has not completed the due diligence and KYC as required by PayU Payments for a further period of 1 year, PayU Payments shall have the right to deactivate such Citrus PPIs, subject to Applicable Law.
6. Any Citrus PPIs deactivated by PayU Payments cannot be revived. However, any Available Balance that is held in such Citrus PPIs can be claimed by the User only for a period of 3 years with effect from the date of deactivation ("Claim Period"). PayU Payments may, however, at its sole discretion, permit the User to claim the Available Balance even after the expiry of the Claim Period in accordance with Applicable Laws.
7. Users may be required by PayU Payments to upgrade to Full KYC PPI as provided in the PPI Master Directions: in case the Available Balance exceeds the applicable balance thresholds for such Citrus PPIs (this will include instances where a transaction results in the Available Balance exceeding the applicable balance thresholds for such Citrus PPIs). Failing such upgradation, PayU Payments may, in its sole discretion take any of the following measures: (a) remit any excess balance "back to source" or to any linked bank account, (b) freeze any further credits, or (c) take such other action as PayU Payments may deem fit. PayU Payments will not have any liability, financial or otherwise, to such Users who have failed to upgrade their Citrus PPIs to Full KYC PPIs as and when required to do so by PayU Payments.
8. It is clarified that for Citrus PPIs issued prior to the date of publication of these Citrus T&Cs, in case the KYC details or other necessary information are incomplete, the User will need to, as prompted by PayU Payments on a case-to-case basis, undergo such due diligence and KYC process as PayU Payments may require. Thereafter, depending upon the User providing necessary information and successfully completing the KYC, PayU Payments will classify such existing Citrus PPI into Small PPI or Full KYC PPI.
9. It is further clarified that, PayU Payments shall, at its sole discretion, have the right to decide the nature and type of PPI to be issued or created for a User, subject to compliance with Applicable Law.
10. It is further clarified that, PayU Payments shall, at its sole discretion, have the right to decide the nature and type of PPI to be issued or created for a User, subject to compliance with Applicable Law.
 - PayU Payments may offer you a virtual prepaid card on a card network such as Rupay, VISA, Mastercard etc., linked to your Citrus PPI ("Virtual Card"). PayU Payments may, at its sole discretion, also give you the option to



request for a physical card linked with your Citrus PPI (including any co-branded wallet issued by PayU Payments in association with a co-branded partner) ("Physical Card"). PayU Payments reserves the right to charge maintenance fees for the Physical Card. You may use your Virtual Card or Physical Card to spend from your Citrus PPI within the prescribed limits. You cannot sell or transfer the Physical Card.

- The Virtual Card or Physical Card cannot be claimed as a matter of right, and PayU Payments may at any time and without prior notice, decide to discontinue or stop distributing the Physical Card or Virtual Card or cancel, repossess, or revoke any Physical Card or Virtual Card already issued to you, subject to Applicable Law. Such discontinuation, stoppage, recall or cancellation shall not affect the Citrus PPI Services and the balance lying therein.
- Your usage of the Physical Card or Virtual Card shall be governed by the Citrus T&Cs and Applicable Laws. PayU Payments may also cancel or reject processing any transaction made by you using the Citrus PPI or Virtual Card or Physical Card, if it is not in accordance with the Citrus T&Cs and Applicable Law.
- You are given an option to block your Physical Card or Virtual Card through the PayU Account itself. You understand and agree that we may block your Physical Card or Virtual Card in case of any fraudulent activity, suspicious transactions, misconduct, negligence, non-adherence to these Citrus T&Cs or Applicable Law etc.
- A Physical Card can be used at domestic ATMs to withdraw cash present in your Citrus PPI, subject to a fee (as set out under Schedule 1 or as may be determined by PayU Payments / co-branding partner and communicated to the User) per withdrawal. PayU Payments reserves the right to modify the said fees and apply any additional charges from time to time at its sole discretion and subject to Applicable Laws. You are responsible for ensuring that there is sufficient balance in your Citrus PPI for making purchases through the Physical Card.
- ATM withdrawals are subject to a per transaction limit of INR 2,000/- (Indian Rupees Two Thousand Only) and a monthly limit of INR 10,000/- (Indian Rupees Ten Thousand Only).
- PayU Payments is not responsible/liable, in any manner whatsoever, for any failure or technical glitch in any ATM or if you are unable to withdraw cash for any reason whatsoever or are unable to avail any ATM related service mentioned herein.
- Utmost importance is to be placed by you on the security of the PIN, and it is expected that you maintain its confidentiality, refraining from disclosing it to any third party. Any liability arising from your failure to do so will be solely to your account and PayU Payments will have no liability of any nature whatsoever in this regard including, without limitation, any liability for any financial or other loss or damage, suffered, caused or incurred to or by you. Further, PayU Payments bears no responsibility or liability in the event of

fraudulent or unauthorized utilization of the PIN due to the misuse or possession of the Physical Card by a third party, or if the PIN is improperly used or becomes known to a third party. Any losses, damages, costs, charges, or expenses arising from such misuse or fraudulent use of the Physical Card and/or the PIN shall be the sole responsibility of the cardholder/ User.

7. Services when You login to your Citrus Wallet account

1. Services proposed to be offered when you login to your PayU Account
 - login in to Your PayU Account on the website <https://consumers.citruspay.com> with mobile number and Password or via the mobile application (by whatever name called) for the Citrus PPI;
 - ability to reset Password;
 - view the Available Balance in the Citrus PPI, transaction history and transaction statements for atleast past 6 months;
 - option to upgrade to Full KYC PPI in accordance with Applicable Law;
 - register and maintain a maximum of 5 beneficiaries (only for Full KYC PPI);
 - fix caps on number of transactions and transaction value (with the option to modify such caps, with additional authentication / validation)
 - User of a Full KYC PPI can transfer money to registered beneficiaries;
 - set up mandates for recurring payments, as and when made available by PayU Payments; and
 - withdrawal of Available Balance in such manner as may be permitted by PayU Payments; and
 - avail the features provided pursuant to the interoperability of the Citrus PPI.

In addition to the above, PayU Payments may offer additional services, from time to time, permissible under Applicable Law, in connection with the Citrus PPI Services to you.

2. Redemption of Available Balance : You cannot redeem any Available Balance for cash through PayU Payments or through any Merchant at present as such feature has not been made available by PayU Payments yet. However, you can transfer the Available Balance via the Citrus PPI to a bank account as per the fund transfer limits and rules as mandated by PayU Payments.
3. Depositing Money and Withdrawing Money from Citrus PPI
 - The amounts loaded in or transferred from the Citrus PPI will be in accordance with the PPI Master Directions. These involve monthly limits, transaction limits as well as balance limits on the PayU Account, which may also be determined by PayU Payments in accordance with Applicable Law.
 - You can use multiple funding sources for loading / reloading money (in INR) in your Citrus PPI as may be made available by PayU Payments including,



but not limited to debit and credit cards, net banking, UPI fund transfer, transfer from another PayU Payments wallet and transfer from a Merchant.

- Each funding source (including any transfer using UPI) will have a different dispute resolution mechanism and the relevant mechanism will be followed should your transaction turn out to be unsatisfactory.
 - You agree to allow PayU Payments to recover any amounts (if any) due by you to PayU Payments or upon your instruction by debiting your Available Balance in the Citrus PPI. If there are insufficient funds in your Citrus PPI to cover your liability, you agree to reimburse PayU Payments or any applicable third party through other means. If PayU Payments is unable to recover the funds from your Available Balance, for itself or for an applicable third party, PayU Payments may: (i) attempt to contact you, (ii) recover the funds from any other funds you may be holding with PayU Payments, or (iii) take legal action to collect the amount due, to the extent allowed by Applicable Laws.
 - You can choose to withdraw the Available Balance to your linked bank account or the source through which funds came in, whichever is relevant as per the features of the Citrus PPI and subject to the terms of the Citrus T&Cs and completion of KYC.
4. Interoperability with UPI (as permissible under Applicable Law)
- In case you hold a Full-KYC PPI, interoperability shall be facilitated by PayU Payments through UPI. In order to avail the UPI functionality on your Citrus PPI, you will be issued a Citrus PPI linked Virtual Payment Address (“Citrus VPA”) that will be linked to your Full KYC PPI and can be used by you to undertake PPI interoperable transactions via UPI.
 - Types of transactions: You may transfer money from your Citrus PPI to yourself or other individuals who are citizens of India or to merchants, using the recipient’s mobile number or a Virtual Payment Address (“VPA”). The recipient of the money may or may not be a Citrus PPI holder. Similarly, you may also request for transfer of money to your Citrus PPI by using a mobile number or a VPA from any other individuals who are citizens of India. The sender of the money may or may not be a Citrus PPI holder.
 - Authentication as per the PPI Master Directions for a transaction using the UPI functionality will also be done as per your Citrus PPI credentials, and shall be pre-approved before it reaches the UPI.
 - For the purpose of using the UPI functionality of your Full KYC PPI, you provide your unequivocal and explicit consent to access your mobile device credentials including mobile device identification number, location and SIM identification number (in encrypted form or otherwise) to enable PayU Payments to verify and authenticate your Full KYC PPI held with PayU Payments and/or enable any transactions undertaken by you through your Full KYC PPI, amongst others to enable PayU Payments to identify/detect any possible fraud or abuses, and/or for any other similar purposes. You shall not share these credentials including the mobile device credentials with any third party, except as specifically required herein, and shall be responsible to keep the same secret and confidential at all times.



- You can create a UPI ID through the process offered on the mobile application.
 - Interoperability with cards: In case you hold a Full-KYC PPI and a card has been issued in accordance with these Citrus T&Cs against such Full-KYC PPI, interoperability shall be facilitated by PayU Payments for such issued cards through authorised card networks.
5. Controlling transactions and limits on your Citrus PPI :PayU Payments may allow for: (i) fixing caps on number of transactions and/ or transaction values for different types of transactions, (ii) modifying beneficiary based limits, or (iii) changing any such caps, values or limits with additional authentication and validation on such terms as it deems fit and appropriate from time to time, in accordance with the PPI Master Directions and guidelines issued by RBI as well as UPI guidelines issued by NPCI.
 6. Rewards and Cashback : You may be allowed the functionality to receive rewards and cashback into your Citrus PPI as may be allowed by PayU Payments from time to time and subject to these Citrus T&Cs and such other terms and conditions as PayU Payments may specify.
 7. Refunds : Subject to other terms under these Citrus T&Cs, you may receive refunds into your Citrus PPI for money remitted through your Citrus PPI or refunds processed by any Merchant for payments made through your Citrus PPI, as may be allowed by PayU Payments from time to time and subject to such terms and conditions as PayU Payments may specify.
 8. Merchant Payments : Subject to other terms under these Citrus T&Cs, Citrus PPI may be used by you at Merchant websites, Merchant mobile applications or Merchant stores in case of Full KYC PPIs; or where the option to receive payment through Citrus PPI has been provided by PayU Payments to the Merchant in case of Small PPIs .

8. Personal Information

1. It may be noted that PayU Payments has internal policies and guidelines with respect to access to and use of Personal Information provided by you. However, please note that PayU Payments may pass Your Personal Information to other third parties as detailed in the Privacy Policy. Please read the Privacy Policy carefully. By providing your acceptance to these Citrus T&Cs, you also confirm your acceptance to the terms and conditions of the Privacy Policy.
2. You agree that the Personal Information you provide to PayU Payments upon registration and at all other times while accessing and/or using the Citrus PPI will be true, accurate, current and complete. You agree to maintain and update the Personal Information and to keep the Personal Information true, accurate, and complete at all times.
3. Please note that if you opt out from or fail in providing Personal Information or other information requested by PayU Payments, you may not be able to create, access and/or use a Citrus PPI or avail Citrus PPI Services.

9. Payments Through Citrus PPI

1. When a User makes a payment through the Citrus PPI, the transaction amount shall be remitted via any of the modes of payment made available by PayU Payments in relation to the Citrus PPI, provided that the Available Balance is sufficient to honour such payment requests.



2. Any value in the Citrus PPI that is utilized towards making payments for any transaction shall be automatically debited from the Available Balance in your Citrus PPI, provided that the Available Balance is sufficient to honor such payment requests.
3. You hereby agree not to use Citrus PPI for making payment(s) of any goods and services, which is illegal or unlawful under Applicable laws or restricted / prohibited (as available on the website of PayU Payments).
4. In case of any payments made to any Merchants by a User through the Citrus PPI, PayU Payments responsibility is limited to the debiting of Users Citrus PPI and the subsequent payment to any corresponding Merchant. PayU Payments does not in any manner endorse, promote, or warrant any goods and/or services that might be availed or proposed to be availed using the money, balances or value in the Citrus PPI.

10. General Conditions

1. Citrus PPI balances held by You will be held by PayU Payments in one or more escrow accounts as permitted by Applicable Laws. These funds will not be used for operating expenses or any other corporate purposes or other business purposes of PayU Payments, and enjoy certain protections under Applicable Laws from being made available to our creditors in the event of insolvency. While your funds deposited in the Citrus PPI are in our custody, PayU Payments will combine your funds with the funds of other Users of Citrus PPIs and place those pooled amounts in the escrow account or accounts that PayU Payments will maintain in its name.
2. The User will be able to use the Citrus PPI for the Citrus PPI Services and transactions subject to Applicable Law (including guidelines/notifications issued by RBI and NPCI from time to time), and specific features as made available to the Citrus PPI, which features may be reviewed and modified at the sole discretion of PayU Payments without prior notice.
3. The maximum monetary value that can be stored at any point of time, transferred to another account or utilized in a month in a Citrus PPI shall be in accordance with the Citrus PPI variant or type, the PPI Master Directions and these Citrus T&Cs.
4. At no point shall interest be payable by PayU Payments on the Available Balance maintained by a User in the Citrus PPI.
5. The Citrus PPI is not transferable.

11. Charges

1. PayU Payments reserves the right at any time to charge you any fees and charges ("Charges") for the transactions carried out by you through your Citrus PPI (including loading, reloading, debits from or credits to the Citrus PPI) or for availing any of the Citrus PPI Services under these Citrus T&Cs.
2. Details of the current applicable Charges can be viewed at Schedule 1 (Charges) and are subject to change from time to time (as communicated by PayU Payments or the co-branding partner, as the case may be). PayU Payments or the co-branding partner (as the case may be) may at its discretion, change, amend, increase, or reduce the applicable Charges as mentioned under Schedule 1 (Charges) with prior



intimation to you and such amended or modified charges will be applicable from the 7th day of such intimation to the User.

3. Any government charges, or debits, or tax (direct or indirect) payable as a result of the use of Citrus PPI shall be borne by you.
4. Charges due and payable by you to PayU Payments, if not paid separately, shall be recovered or recoverable by PayU Payments from the Available Balance in your Citrus PPI.

12. Procedure for action in relation to expired Citrus PPIs and voluntary closure

1. The validity of the Citrus PPI shall be for a period of one year from the date of last loading / reloading of the Citrus PPI or such other permissible period determined by PayU Payments . In case the Physical Card is issued against the Citrus PPI, then the User shall have the right to request for a replacement of such card at the time of expiry of the same.
2. PayU will intimate you through your registered e-mail and/ or SMS to your registered mobile number available with PayU Payments regarding the proposed expiry of your Citrus PPI at least 45 days prior to the expiration of your Citrus PPI and/or such intervals thereafter, as PayU Payments may deem reasonable.
3. If no response is received from you upon the intimation/s made by PayU Payments pursuant to sub-clause 12.2 above, then PayU Payments shall have the right to expire your Citrus PPI and such action shall be intimated to you, through your registered e-mail and/ or SMS to your registered mobile number. You can choose to reactivate your Citrus PPI after validation and applicable due diligence (including any KYC checks) as mentioned above, at any time before such Citrus PPI is expired by PayU Payments.
4. In case the User does not approach PayU Payments for refund of the Available Balance lying in the expired Citrus PPI, up till 3 years from the date of such expiry or such other time period as prescribed under Applicable Laws, PayU Payments reserves the right to deal with the said amounts in the manner as permitted under Applicable Laws.
5. You are entitled to close your Citrus PPI anytime you wish to do so. For voluntary closure of your Citrus PPI, please write to us at citrusfeedback@payu.in or contact us by such other means as may be made available by PayU Payments. Such closure and withdrawal or transfer of any Available Balance shall be subject to such due diligence (including any KYC checks) as PayU Payments may require and further subject to any other conditions as PayU Payments may impose.

13. Users Obligations and Covenants

1. You accept full responsibility for wrongful use of your PayU Account or Citrus PPI or the breach of any provisions of these Citrus T&Cs. You hereby indemnify and shall indemnify and hold harmless PayU Payments for any loss, damage, interests, penalties, cost, expenses, financial liabilities and any other losses that PayU Payments may incur and/or suffer, whether directly or indirectly, as a result of any of the above.



2. You hereby agree and acknowledge that the mobile device or computer system on which the Citrus PPI Services are downloaded or used during the registration process may, in the sole discretion of PayU Payments, be considered by PayU Payments to be your registered device and the details of such device may be stored by PayU Payments. In the event you log in to your PayU Account from a different device, you may be required to confirm your details by PayU Payments in such form and manner as PayU Payments may determine in its sole discretion and if such confirmation is not satisfactory/ does not pass the security checks deemed necessary by PayU Payments, then PayU Payments may not allow the use of the Citrus PPI from such different device.
3. You hereby agree and acknowledge that these Citrus T&Cs are between you and PayU Payments, not with any third party (including, but not limited to, any mobile carrier, or any Merchant) and that PayU Payments is responsible only for any payments made by or through your Citrus PPI. Your use of any other services may be subject to separate agreements that you may enter into with your mobile or computer device operating system provider, your mobile or computer device manufacturer, your mobile service carrier or any internet service provider, the provider of any browser and other parties involved in providing to you any mobile device or computer service. You agree to comply with all applicable third party terms of service while using any such third party services. It is hereby clarified that PayU Payments is not a party to those agreements and has no responsibility for the products and services provided by third parties.
4. You hereby specifically agree that you shall, at all times, to the extent applicable to you, comply with the requirements of the Information Technology Act, 2000 as also rules, regulations, guidelines, byelaws and notifications made thereunder.
5. You hereby consent to and agree to comply with guidelines, instructions, requests, etc. as maybe made by PayU Payments (including its agents or service providers) or a Merchant or a payment system provider from time to time.
6. You hereby authorize PayU Payments to hold, receive, disburse and settle funds on your behalf for transactions initiated (or seeming to have been initiated) by you. Your authorization permits us to generate an electronic funds transfer between the Merchant or any other beneficiary and your PayU Account, to process each payment transaction that you authorize. Your authorization will remain in full force and effect until your PayU Account is closed or terminated.
7. You hereby agree and acknowledge that PayU Payments has agreed to provide Citrus PPI Services at your sole risk and that you will be liable for all transactions made through your PayU Account and/or Citrus PPI and for all related Charges.
8. You are responsible for acquiring and updating compatible hardware or devices necessary to access and use the Citrus PPI and any updates thereto. PayU Payments does not guarantee that the Citrus PPI or any portion thereof, will function on any particular hardware or devices.
9. If you have a dispute with one or more Users or Merchants or any beneficiaries relating to payment, PayU Payments is not responsible for any such dispute and you hereby irrevocably and unconditionally release and discharge PayU Payments, its agents and services providers including, without limitation, their officers, directors,



agents, joint ventures and employees from any and all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such disputes.

10. You hereby acknowledge and agree that PayU Payments has no connection or interest of whatsoever nature in the business of the Merchants and/or any of the beneficiaries and PayU Payments does not in any manner take part in the business of the Merchant and/or any of the beneficiaries, directly or indirectly, and is not responsible for the products/services provided by any Merchant or for your relationship with any beneficiaries and PayU Payments is in no manner acting as an agent of either the Merchant and/or any of the beneficiaries, and transactions between You and any Merchant and/or any of the beneficiaries will be governed under any other contract that you may have with the Merchant and/or any of the beneficiaries
11. You hereby agree to receive notification or transaction advice or transaction summary in relation to Citrus PPI from PayU Payments through SMS or Whatsapp or email alerts or such other methods as may be made available by PayU Payments.

14. PayU Payments Rights

1. PayU Payments reserves the absolute discretion and right to decline or refuse to honor the authorization request on the Citrus PPI without assigning any reason for the same.
2. PayU Payments may at its sole discretion, utilize the services of external service providers and/or agents on such terms as deemed necessary by PayU Payments in accordance with Applicable Laws, in relation to the Citrus PPI Services being offered by PayU Payments and share all such information (including Personal Information) with such service providers and/or agents as may be necessary or relevant.
3. PayU Payments will employ its best efforts in carrying out the transactions through your Citrus PPI but will not incur any liability either to you or any other person for any reason whatsoever including for its delay or inability to carry out a transaction or an instruction subject, however, to Applicable Laws.
4. In case of any errors arising due to the functionality of the Citrus PPI or software of PayU Payments, PayU Payments shall use its best endeavours to rectify such errors and if any such error results in receipt of an amount less than the correct amount, which you are entitled to, PayU Payments will credit your Citrus PPI with the difference. In the event such error results in you receiving amount in excess of the amount you are entitled to, then you hereby irrevocably and unconditionally authorize PayU Payments to debit such extra funds from the Available Balance in your Citrus PPI.
5. In the event you erroneously send a payment to a wrong party or send a payment for a wrong amount, PayU Payments shall have no liability in this regard and your only recourse will be to contact or pursue your remedies against such third party to whom such payment was sent and seek a refund. Subject to Applicable Laws, PayU Payments will not refund or reverse a payment erroneously made by you.



6. Subject to Applicable Laws, PayU Payments may at its sole discretion withdraw or suspend any services or amend any of the features of the Citrus PPI without notice to you.
7. PayU Payments shall have the sole discretion to not allow the User to carry out a transaction where it has reason to believe that the use of Citrus PPI is not authorized or the transaction appears not genuine or unclear or is such so as to raise a doubt about such transaction being fraudulent or in breach of any Applicable Laws including but not limited to anti-money laundering laws.
8. PayU may terminate these Citrus T&Cs and/or the services provided hereunder for any reason including for reasons of breach of these T&Cs or breach of any of the applicable policies of PayU Payments in relation to the Citrus PPI or in case RBI or any authority under Applicable Laws or any Applicable Laws require PayU Payments to do so.
9. PayU Payments reserves the right to immediately deny, suspend, de-activate, freeze, discontinue or terminate the use of Citrus PPI or Citrus PPI Services in relation to a User at any time, for any cause, including, but not limited, to the following:
 - If PayU Payments is instructed to do so by a Governmental Authority or upon issuance of any legal notice by any statutory enforcement agency.
 - For any suspected violation of these Citrus T&Cs or Applicable Laws, including any rules, regulations, orders, directions or notifications issued by RBI from time to time;
 - For any suspected discrepancy in the detail(s), documentation or KYC details/documents provided by the User.
 - To combat potential fraud, use of abusive language, sabotage, willful destruction, threat to national security or for any other similar reasons.
 - Technical failure, modification, upgrade, variation, relocation, repair, and/or maintenance due to any emergency or for any technical reasons.
 - Any transmission deficiencies caused by topographical and geographical constraints/limitations.
 - The mobile connection (or mobile number) with which your Citrus PPI is related ceases to be operational or is not in your possession and direct control.
 - If PayU Payments believes, in its reasonable opinion, that Your behaviour or the transactions undertaken by You are abnormal or suspicious in nature.
 - If PayU Payment believes, in its reasonable opinion, that suspension/discontinuation is necessary to safeguard the interests of the User or of PayU Payments or of any third party.
10. From time to time, PayU Payments, at its sole discretion, can add to or remove Merchants who may accept payments from the Citrus PPI.

11. PayU Payments may at its sole discretion: (i) prohibit you from accessing the Citrus PPI or avail any Citrus PPI Services or impose such restrictions as may be deemed necessary by PayU Payments in its sole discretion and/or as may be required under Applicable Laws; (ii) terminate with or without notice any Citrus PPI or use of Citrus PPI if any information provided by you is false, fictitious, inaccurate, not current or incomplete; or (iii) prohibit you to access the Citrus PPI or avail any Citrus PPI Services if you are blacklisted or there is a match under any sanctions list under Applicable Laws; or (iv) terminate with or without notice any Citrus PPI or use of Citrus PPI if you fail or to observe any of your obligations as contained in these Citrus T&Cs.
12. PayU Payments reserves the right to monitor each transaction in relation to the Citrus PPI to monitor high-risk and fraudulent transactions. If your transaction is classified as a high-risk transaction or is suspected of fraud, PayU Payments may place a hold on the loading/withdrawal or payment and may ask you for more information on you and your funding source. PayU Payments may at its discretion conduct a review and either clear or cancel the transaction.
13. Subject to Applicable Laws, PayU Payments can transfer or assign its rights and/or obligations under these Citrus T&Cs to any third parties at its sole and absolute discretion and without seeking your prior consent and you shall have no objection to such transfer or assignment, as the case may be. PayU Payments will provide you with an intimation regarding such transfer or assignment and if you do not wish to continue with the Citrus PPI Services pursuant to such transfer / assignment, you may write to PayU Payments requesting for closure of your Citrus PPI (Closure Notice). In the event you do not send the Closure Notice to PayU Payments within 7 days from the date of such intimation by PayU Payments, you will be deemed to have consented to availing the Citrus PPI Services from such assigned entity. . However, you cannot assign or transfer your rights or obligations under these terms and conditions to any third party. Any such assignment or transfer or purported assignment or transfer by you shall be considered as being null and void from the outset.

15. DISCLAIMER

IT IS HEREBY CLARIFIED THAT THE CITRUS PPI SERVICES THROUGH THE CITRUS PPI AND/OR PAYU ACCOUNT ARE PROVIDED TO THE USERS ON AN 'AS IS' AND 'AS AVAILABLE' BASIS, WITHOUT ANY REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED BY PAYU PAYMENTS. PAYU PAYMENTS DISCLAIMS ANY WARRANTY, IMPLIED OR OTHERWISE, REGARDING THE CITRUS PPI SERVICES, CITRUS PPI AND/OR PAYU ACCOUNT, INCLUDING WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. PAYU PAYMENTS IN NO WAY WHATSOEVER WARRANTS THAT THE CITRUS PPI SERVICES, CITRUS PPI AND/OR PAYU ACCOUNT WILL BE UNINTERRUPTED OR ERROR FREE, NOR DOES PAYU PAYMENT WARRANT THAT IT DOES OR WILL REVIEW INFORMATION FOR ACCURACY OR THAT PAYU PAYMENTS WILL PRESERVE OR MAINTAIN THE USER INFORMATION IN RELATION TO THE CITRUS PPI OR PAYU ACCOUNT WITHOUT LOSS THEREOF. PAYU PAYMENTS SHALL NOT BE LIABLE IN ANY MANNER WHATSOEVER FOR DELAYS, INTERRUPTIONS, SERVICE FAILURES OR OTHER PROBLEMS INHERENT IN THE USE OF THE INTERNET AND ELECTRONIC COMMUNICATIONS OR OTHER PAYMENT SYSTEMS.

16. Limitation of Liability



0. A User's liability arising out of an unauthorized payment transaction in relation to the User's respective Citrus PPI will be limited to such extent as provided under the PPI Master Directions.
1. It is clarified that the liability of User, as applicable, for any unauthorized transaction in relation to the Users respective Citrus PPI shall be:
 - Zero Liability of the User- A User's entitlement to zero liability shall arise where the unauthorized transaction occurs in following manner: a) Contributory fraud/negligence/deficiency on the part of PayU Payments (irrespective of who reports the transaction); and b) Third party breach where the deficiency lies neither with PayU Payments nor with the User but lies elsewhere in the system, and User notifies to PayU Payments regarding the unauthorized transaction within 3 days after the transaction was confirmed to User by PayU Payments.
 - Limited Liability of the User- The User shall be liable for the loss occurring due to unauthorised transactions in the following manner: (a) In cases where the loss is due to negligence by the User, such as where User has shared the payment credentials, the User will bear the entire loss until the User reports the unauthorised transaction to PayU Payments. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the PayU Payments. (b) In cases where the responsibility for the unauthorised transaction lies neither with PayU Payments nor with the User, but lies elsewhere in the system and when there is a delay of 4-7 days in the User notifying to PayU Payments regarding the unauthorized transaction after the transaction was confirmed to the User by PayU Payments, the per transaction liability of the consumer shall be limited to the transaction value or INR10,000/- whichever is lower (c) In cases where the responsibility for the unauthorised transaction lies neither with PayU Payments nor with the User, but lies elsewhere in the system and when there is a delay of more than 7 days in the User notifying to PayU Payments regarding the unauthorized transaction after the transaction was confirmed to User by PayU Payments, PayU Payments shall evaluate and determine the same as per its board approved policy.
2. PayU Payments may also, at its discretion, decide to waive off any User liability in case of unauthorised electronic payment transactions even in cases of User negligence, however this cannot be claimed by you as a matter of right.
3. PayU Payments assumes no responsibility and will incur no liability if it is unable to effect any payment instruction(s) owing to any one or more of the following circumstances:
 - If the payment instructions issued by the User are incomplete, inaccurate, invalid or delayed;
 - If the Citrus PPI has insufficient Available Balance to cover for the amount as mentioned in the payment instruction(s);
 - If the Available Balance available in the Citrus PPI is under any encumbrance or charge;



- If conformation of successful transaction is not received by PayU Payments from any relevant third parties;
 - Any amount transferred erroneously by the User to any Merchant will not be refunded to the User by PayU Payments in any circumstance whatsoever;
 - Any information that may have become outdated since the last time the particular piece of information was updated; and
 - Circumstances beyond the control of PayU Payments (including, but not limited to fire, flood, natural disasters, bank strikes, power failure, systems failure like computer or telephone lines breakdown).
4. In the event of the mobile phone being used to access the Citrus PPI getting stolen/ lost, you are required to immediately inform PayU Payments about the same by writing to PayU Payments on citrusfeedback@payu.in.
 5. Notwithstanding anything to the contrary herein, neither PayU Payments, nor its agents, service providers, affiliated companies, subsidiaries, its and their employees and directors or any other related party will have any liability to the User or to any third party for any indirect, incidental, special or consequential damages or any loss of revenue or profits arising under or relating to provision of Citrus PPI Services, even if any of the said parties had been advised of, knew of, or should have known of the possibility of such damages. To the extent permitted by Applicable Laws, PayU Payments maximum aggregate liability to the User for any causes whatsoever, and regardless of the form of action, will at all times be limited to the transaction value.
 6. You agree and acknowledge that PayU Payments is only a facilitator and is not and cannot be a party to or control in any manner any transactions relating to purchase of goods and/or services using Citrus PPI on the Merchant website/platform. You agree and acknowledge that PayU Payments shall not be liable / responsible for any defect in the product / merchandise / goods or services purchased / availed using Citrus PPI from Merchants of the products/ services. Any dispute or claim regarding the product / merchandise / goods or services purchased / availed on the Merchant websites/platform using Citrus PPI must be resolved with the Merchants.

17. Other Miscellaneous Terms

0. You specifically agree that in order to facilitate the provision of Citrus PPI or to meet any legal or regulatory obligations, PayU Payments may disclose any information or particulars relating to you to any Governmental Authority or to any other third party.
1. Any material downloaded or otherwise obtained through the use of the Citrus PPI Services is done at your own discretion and risk and that you will be solely responsible for any damage to your device or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by you from PayU Payments or through or from the Citrus PPI Services will create any warranty not expressly stated in these Citrus T&Cs.
2. You hereby agree to intimate and disclose to PayU Payments of all Citrus PPIs issued to you (including under co-branding arrangements). You hereby agree that PayU Payments reserves the right and sole discretion to forthwith expire or close any such wallet(s) with intimation to you in case the same comes to the attention and/or

knowledge of PayU Payments and/or upon receipt of your communication to this effect.

3. You shall ensure that the Citrus PPI is not used for transactions in foreign currency. The Citrus PPI is issued in India and shall be valid only in India and shall be used only for transactions undertaken by individuals and entities in India.

18. Intellectual Property

0. PayU Payments owns or is licensed to use all Intellectual Property in the Citrus PPI Services. You may not use any of PayU Payments Intellectual Property for any purpose other than as may be required to use the Citrus PPI Services. All content, data and information in relation to the Citrus PPI including without limitation the text, software, scripts, source code, API, graphics, photos, sounds, music, videos and interactive features and the trademarks, service marks and logos contained therein ("PayU Content"), are owned by PayU in perpetuity. PayU Content is provided to You on a "as is", "as available" and "with all faults" and may not be downloaded, copied, reproduced, distributed, transmitted, broadcast, displayed, sold, licensed, or otherwise exploited for any purposes other than as intended under these Citrus T&Cs, without the express prior written consent of PayU. No right or license under any copyright, trademark, patent, or other proprietary right or license is granted by these Citrus T&Cs unless expressly provided under these Citrus T&Cs. PayU reserves all rights not expressly granted in and to the PayU Content, the Citrus PPI, and these Citrus T&Cs do not transfer ownership in or license or any interest in any of those rights.
1. You acknowledge that PayU Payments is the sole and rightful owner of the Intellectual Property Rights in the PayU Content and You agree not to register, use or file in Your own name or in the name of any other person or company any trademarks same or similar or resembling in any manner the Intellectual Property in the PayU Content and not to associate the Intellectual Property with Your or their businesses, except for the purposes as expressly specified in these Citrus T&Cs.
2. You shall not reproduce, distribute, transmit, modify, create derivative works, display, perform or otherwise use the Citrus PPI, the platform or any of the Intellectual Property Rights, or attempt to reverse engineer, decompile, disassemble, or derive the source code for the Citrus PPI platform or use the platform or website to create a competing product.
3. **"Intellectual Property Rights"** for the purpose of these Citrus T&Cs shall always mean and include the Citrus PPI Services, software, copyrights, whether registered or not, patents including rights of filing patents, trademarks, trade names, trade dresses, house marks, collective marks, associate marks and the right to register them, designs both industrial and layout, moral rights, broadcasting rights, displaying rights, distribution rights, selling rights, abridging rights, translating rights, reproducing rights, performing rights, communicating rights, adapting rights, circulating rights, protected rights, joint rights, reciprocating rights and infringement rights and the terms "Intellectual Property" shall also be construed accordingly. All those Intellectual Property Rights arising as a result of domain names, internet or any other rights available under Applicable Laws shall vest with PayU Payments as the owner of such domain names, internet or any other rights.

19. Grievance Redressal



Please see PayU Payments [Grievance Policy](#) and [Online Dispute Resolution Policy for Failed Transactions](#) or any other issues pertaining to the Citrus PPI Services

20. Dispute Resolution

These Citrus T&Cs and performance thereof shall be governed by and construed in accordance with the laws of India. Subject to the provisions of these Citrus T&Cs and the Grievance Policy of PayU Payments with respect to the Citrus PPI, you confirm that, if any dispute(s) or difference(s) shall arise between you and PayU Payments in connection with or arising out of these Citrus T&Cs, PayU Payment and you shall attempt, for a period of 90 (ninety) days from the receipt of a notice from the other party of the existence of a dispute(s), attempt to settle such dispute(s) by mutual discussions. If the said dispute(s) cannot be settled by mutual discussions within the ninety-day period provided above, PayU Payments or you may approach the courts and tribunals at Delhi which shall have the exclusive jurisdiction over any disputes relating to the subject matter of these Citrus T&Cs.

21. Superseding Terms and Conditions

These Citrus T&Cs shall be effective from the date of publication hereof and shall supersede all previous versions of any terms and conditions in relation to the Citrus PPI or Citrus PPI Services.

SCHEDULE 1: CHARGES

S No.	Nature of Transaction	Charges levied by PayU Payments in relation to use of Citrus PPI*
1	Citrus Wallet loading	INR 0 per transaction
2	Money transfer to another Citrus PPI (if any)	INR 0 per transaction
3	Money Transfer to bank account	0. For amounts from Rs. 1 to Rs. 1000 – INR 1 per transaction 1. For amounts from Rs. 1001 to Rs. 25000 – INR 2 per transaction 2. For amounts from Rs. 25001 to Rs. 2 lacs – INR 7.5 per transaction
4	Merchant payment	Applicable fee
5	ATM Withdrawal	Charges as may be specified upon issuance of the card
6	Non-financial transactions (such as balance enquiry, mini statement etc.) at ATM	INR 10 per transaction

S No.	Nature of Transaction	Charges levied by PayU Payments in relation to use of Citrus PPI*
7	Inactivity charges	INR 0

*The charges set out herein do not include applicable GST. Accordingly, GST will be applicable in addition to the above charges and will be payable to PayU Payments in addition to any fee.

SCHEDULE 2: CITRUS PPI VARIANTS

Parameters	Small PPI	Full KYC PPI
Reloading	Allowed	Allowed
Loading / Reloading source	From bank account, debit card, credit card. Subject to applicable law, from other prepaid payment instruments (as permitted by PayU Payments as per applicable law) and/ or electronic remittances made by or through any entity regulated by RBI. No loading/reloading by cash will be permitted.	From bank account, debit card, credit card, other prepaid payment instruments (as permitted by PayU Payments as per applicable law) and/ or electronic remittances made by or through any entity regulated by RBI. No loading/reloading by cash will be permitted.
Issuance type	Electronic form (wallet or Virtual Card) or Physical card (as decided by PayU Payments).	Electronic form (wallet or Virtual Card) or Physical card (as decided by PayU Payments).
Max amount load per month	Rs.10,000/-	N/A
Max amount load per financial year	Rs.1,20,000/-	N/A
Max amount outstanding	Rs.10,000/-	Rs.2,00,000/-
Max amount debit per month	Rs.10,000/-	N/A
Purchase of goods/services	Allowed. PayU Payments may set limits for such purpose	Allowed

Parameters	Small PPI	Full KYC PPI
	within the prescribed overall limits.	
Fund transfer (to Bank Account or PPIs of same or another issuer)	Not allowed	Allowed - Own bank account (verified by PayU Payments) or back to source. However, PayU Payments can set the limits considering the risk profile of the User, other operational risks etc.
Pre-register beneficiaries	Not allowed	Allowed
Fund transfer limits	N/A	Upto INR 2,00,000 /month for pre-registered beneficiaries. PayU Payments can set limits within this threshold considering the risk profile of the User, other operational risks etc. Upto INR 10,000 in all other cases.
PPI closure	Allowed	Allowed
Amount transfer on closure / expiry	Back to source or to a bank account subject to verification and due diligence by PayU Payments.	Bank account, other Citrus PPI or another PPI (as permitted under Applicable Laws), subject to verification and due diligence by PayU Payments.
Others	As may be permitted by PayU Payments from time to time.	As may be permitted by PayU Payments from time to time.