

Users of Ongo wallet/cards or this website www.myongogo.co.in, are requested to read the Terms & Conditions carefully before registering, accessing, browsing, downloading, or using anything from the said website or its applications. By accessing or using Ongo, the said website or its applications or by using the services listed in the said website or its applications, the user agrees to be bound by the Terms & Conditions including any additional guidelines and future modifications.

If at any time you do not agree to the Terms & Conditions or do not wish to be bound by the Terms & Conditions, you may not access or use this website and you may delete your identification details, if any, created in this website and immediately terminate your use of the Services or this website.

If you proceed to use this website or any services through this website, you are duly notified about and you agree to the following:

A. NOTIFICATION

- (1) www.myongogo.co.in (hereinafter referred to as "Site ") is a website owned by India Transact Services Limited (hereinafter referred to as "ITSL") a company incorporated under the provisions of the (Indian) Companies Act, 1956.
- (2) ITSL is in the business of technology-enabled payment services and has an authorized payment and settlement system under the Payment and Settlement Systems Act, 2007, *inter alia* a wallet service with the Brand name 'Ongo ' which enable retail payments (hereinafter referred to as "Ongo ") which includes Wallet, Gift cards and reloadable Prepaid cards.
- (3) Ongo is also the registered brand name of ITSL for the semi-closed e-wallet service/prepaid service offered by ITSL as per the applicable norms of the Reserve Bank of India.
- (4) The Terms & Conditions are an electronic record in accordance with the (Indian) Information Technology Act, 2000.
- (5) The Terms & Conditions are generated by a computer system and do not require any physical or digital signatures.
- (6) The Terms & Conditions are published in compliance and are governed by the provisions of the applicable Indian laws, the rules, regulations, guidelines, and clarifications framed thereunder, including but not limited to: (a) The Indian Contract Act, 1872; (b) The Information Technology Act, 2000; (c) The Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011; and (d) The Information Technology (Intermediaries Guidelines) Rules, 2011.
- (7) Acceptance of the Terms & Conditions shall constitute a valid and binding legal agreement between ITSL and yourself the User (hereinafter, where the context so requires, "you" or "User" are referred to interchangeably).
- (8) ITSL reserves the right to modify the Terms & Conditions, disclaimers, privacy policies and other policies applicable in general and/or to specific areas of this Site or to a particular service, that is also considered as Terms & Conditions, at any time without giving you any prior notice, and such changes shall be binding on you.
- (9) Your use of this Site post, any such modification shall be treated as your acceptance to follow the modified Terms & Conditions as applicable.
- (10) All additional terms, disclaimers, privacy policies and other policies applicable in general and/or to specific areas of this Site or to a particular service are also considered as part of these Terms & Conditions unless specifically provided for.
- (11) You acknowledge that you will be bound by these Terms & Conditions for availing of any of the services offered by us.
- (12) Your access to the use of the Site will be solely at the discretion of ITSL which can be denied at any point of time without any intimation to you.
- (13) The services offered by this Site are not available to persons under the age of 18 (Eighteen) or to anyone previously suspended or removed from the use of this Site by ITSL.
- (14) You shall not impersonate any person or entity or falsely state or otherwise misrepresent age, identity, or affiliation with any person or entity.
- (15) You shall re-visit the "Terms & Conditions" link from time to time to stay abreast of any changes that the Site may introduce.

We shall be happy to answer your queries if you have any questions or concerns about these Terms & Conditions (contained hereinabove or hereafter), please write to us at the below mail id.

Email: support@ongo.co.in

B. USER'S APPROVAL OF THE TERMS AND CONDITIONS

- (1) You confirm to have carefully read, understood, and agree to be bound by these Terms & Conditions, as may be modified by ITSL from time to time.
- (2) You confirm that these Terms & Conditions are deemed to be accepted if (a) you are using this Site or (b) if you are using any of the services offered through this Site. Further, you understand and agree that ITSL will treat your use of this Site as acceptance of the Terms & Conditions from that point onwards.
- (3) Certain services on this Site may have additional terms (such as policies, guidelines, and rules) that will further govern your use of that particular service and supplement these Terms & Conditions. If you choose to register for or access any such services, you will be presented with the relevant additional terms and conditions at that time. By using those services, you agree to comply with such additional guidelines and rules.

C. USER ELIGIBILITY

1. You are of legal age (at least 18 years) and have the right, authority, and capacity to form a binding contract with ITSL.
2. You are not a person suspended, removed, or barred from using the Site or for receiving the services under the Indian laws or other countries including the country in which you are resident or from which you use the Site.
3. Eligibility for use of the Site shall be subject to applicable enrolment formalities of ITSL and also subject to ITSL's KYC policy applicable from time to time.
4. ITSL has the right to deny your application for enrolment for your use of this Site without assigning any reason whatsoever.
5. Customers are required to disclose their Name, Mobile Number & Date of Birth while enrolling as wallet customers. However, those who wish to become full KYC customers to enjoy a higher transaction limit shall send or upload their clear copy of KYC documents on the web portal.
6. Minimum KYC wallet customers can load up to Rs 10,000 (Rupees Ten thousand only) within any given month.
7. Full KYC wallet customers can reload up to Rs 1,00,000/ (Rupees One Lakh only). However, the balance shall not exceed Rs 1,00,000/ at any point in time.
8. The above limit for points no. 6 & 7 is subject to change as per the RBI norms if any in the future.

D. SERVICES & VALIDITY

1. ITSL through the Site offers a convenient and secure way to make payments towards identified Merchants (Billers, Service Providers, Sellers/ Providers of Goods and Services or such other merchants). To use the Site for the services mentioned aforesaid, your Ongo wallet/Cards shall be valid and active and in existence.

Further, services mentioned in these Terms & Conditions means services aforementioned or such services enlisted by ITSL on its Site from time to time, including the services regarding semi-closed wallet or such other services, which may be added from time to time that provide for payment solutions (all such services are individually or collectively referred to as "Service"

1. or "Services" as the case may be).
2. Services through our Site can be used only by you subject to your adherence with the Terms & Conditions set forth in this Terms & Conditions and subject to guidelines issued by RBI/ statutory/ other authorities and their related policies from time to time.
3. **Service Fees:** These fees are not refundable and are subject to change from time to time.
4. Charges for other services will be levied to the Prepaid Card, at prevailing rates.
5. Transaction fees & fees for PIN reset, Card lost and new card in lieu, closure charges, etc wherever applicable, will be debited to the Prepaid Card at the time of posting debit entry of the transaction amount or at end of the day.

The charges/fees applicable on the usage of the Prepaid Card may be revised/changed by

1. ITSL from time to time without prior intimation to the Cardholder(s).
2. Any charges/fees appearing in this terms and conditions do not include GST and or any other cess/taxes as applicable from time to time.
3. As per the current organizational policy, the un-used amount in the in-active Ongo wallets or pre-paid payment instruments will not be forfeited till a certain period.

VALIDITY & CARDHOLDER'S OBLIGATION:

The Prepaid Card (reloadable & gift cards) is valid for 3 years from the date of issuance.

1. ITSL shall intimate the customer or cardholder through email/SMS 45 days before the expiry of the validity of the Ongo prepaid instrument.
 1. Ongo wallets that are not accessed by the customer for 1 year or more will be classified as inactive post intimation to the customer through Email/SMS. Any unutilized amount lying in such inactive wallets accounts after 1 year of inactivity, will stand forfeited at the discretion of the Ongo issuer in accordance with the RBI guidelines. Inactive customers will be intimated at least one month in advance and repeated SMS will be sent till final forfeiture of the amount.
3. ITSL shall at its discretion transfer the unused balance in the PPI to its P&L account, 3 years after the expiry of the validity of that instrument.
4. The issue and use of the card shall be subject to the rules and regulations in force from time to time as issued by India Transact Services Ltd. & or by the Reserve Bank of India and other Regulators from time to time.
5. The issue and use shall also be governed by the terms and conditions contained herein and as amended from time to time.
6. Prepaid Card shall be valid only for transaction options, as permitted by the organization from time to time in India, at POS, Payment Gateway.
7. Prepaid Card will be at all times the property of India Transact Services Ltd and shall be returned to it unconditionally and immediately upon its request.
8. The Prepaid Card is non-transferable and/or non-assignable by the Cardholder under any circumstances.
9. A written record of the PIN should not be kept in any form, place, or manner that may facilitate its misuse by a third party.
10. The PIN should not be disclosed to any third party, either to a staff of the bank or to a Merchant Establishments under any circumstances or by any means whether voluntary or otherwise.
11. The Cardholder's Prepaid Card will be debited immediately with the amount of the /spent, transfer and other transactions affected by the use of the Prepaid Card.
12. Sometimes the transaction amount and/or tips, surcharge or exceptional transaction amount would be debited to your account subsequently / at a later date.
13. The Cardholder will ensure that he has sufficient balance on the Prepaid Card to meet any such transaction.
14. The Cardholder shall not be entitled to withdraw funds by the use of the Prepaid Card in any way through ATMs or any other source available.
15. The Cardholder will be responsible for transactions effected by the use of the card whether authorized by the Cardholder or not and shall indemnify ITSL against any loss or damage caused by any unauthorized use of any type of the Prepaid Card or wallet, including any penal action arising therefrom on account of any violation of RBI guidelines or any other law being in force in India and/or state continent/territory law being in force in India.
16. You are requested to note that the Prepaid Card is valid till the last day of the month and year indicated on the front side of the prepaid card. You hereby undertake to destroy the Prepaid Card when it expires/closed by cutting it into 4 pieces through the magnetic strip.
17. ITSL reserves the sole right to renew your card account on expiry.
18. The Cardholder will inform ITSL helpdesk of any irregularities or discrepancies that exist in the transaction details at merchant establishment / online transactions within 7 days of the transaction processed. If no such notice is received during this time, ITSL will assume the correctness of the transaction. EDC terminals are machines and errors could occur while in operation.
19. You confirm that you shall exercise your discretion while using any Services with respect to its cost, utility, or quality/durability of services/products purchased by using the Services. Further, you understand that ITSL shall not be responsible for any of your activities unless specifically agreed by it in writing.
20. All disputes are subject to the exclusive jurisdiction of the courts of Mumbai in India.

E. CARE TO BE TAKEN WHILE USING ONGO WALLET/SERVICES

1. ITSL, through the Site only provides a mechanism for payment and you are informed and agree to the following:
 - a. ITSL does not assume any liability on behalf of the party to which you have made any payments;
 - b. ITSL does not have any liability to return the amount paid/ payments made by you;
 - c. ITSL does not assume any product liability risk or liability towards the quality of the goods purchased or services availed from the third party through the Ongo wallet or Prepaid Payment Instruments; and
 - d. ITSL does not assume any liability in case of compromise of the the password of the Site or the Ongo wallet or Prepaid Payment Instruments pin or the Ongo mobile app credentials by you.
2. Hence due to the aforesaid reasons you are requested to take adequate care while using the Site or Services.
3. You agree that you discharge ITSL from any liability towards any wrong or mistaken payments made by you or loss suffered due to negligence or lack of care while using the Site or Services.
4. In order to use the Site/Service, you may need to obtain access to the World Wide Web, through devices that access web-based content, and pay any.
5. In addition you have all equipment necessary to make such connection to the world wide web including a computer and modem or other access devices and pay any service fees associated with such services.

EMAIL/MOBILE ALERTS

1. Email/Mobile alerts shall be made as per ITSL's policy on the same, which will be subject to the applicable norms.
2. ITSL would make the aforesaid alerts to the email addresses or phone no given by you. ITSL shall not be responsible for any delay/failure of such emails or SMS.
3. ITS shall not be responsible for any failure of communication in case, you do not update your mobile no or email address with ITSL.

1. PROHIBITED CONDUCT

2.

By using the services, you agree that you shall not:

1. Use the site or any other services for spamming or any other illegal purposes.
2. Infringe ITSL's or any third party's intellectual property rights, rights of publicity, or privacy.
3. Post or transmit any message which is libelous, defamatory or which discloses private or personal matters concerning any person.
4. Post or transmit any message, data, image or program which violates the Law.
5. Refuse to cooperate in any investigation or provide confirmation of your identity or any other information you provide to ITSL.
6. Remove, circumvent, disable, damage or otherwise interfere with security-related features of the Services and this Site or features that enforce limitations on the use of the Services.
7. Reverse engineer, decompile, disassemble or otherwise attempt to discover the source code of the Services or any part thereof.
8. Use the Services in any manner that could damage, disable, overburden, or impair it, including, without imitation, using the Services in an automated manner.
9. Modify, adapt, translate or create derivative works based upon the Services and this Site or any part thereof.
10. Intentionally interfere with or damage operation of the Services or any other user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms, or other malicious code or file with contaminating or destructive features.
11. Use any robot, spider, other automatic devices, or manual process to monitor or copy this Site without prior written permission.
12. Interfere or disrupt this Site or networks connected to this Site.
13. Take any action that imposes an unreasonably or disproportionately large load on our infrastructure/ network.

14. Use any device, software, or routine to bypass this Site's robot exclusion headers, or interfere or attempt to interfere, with the Services.
15. Forge headers or manipulate identifiers or other data in order to disguise the origin of any content transmitted through our Site or to manipulate your presence on our Site.
16. Sell/ sub-license the Services, information, or software associated with or derived from it.
17. Use the facilities and capabilities of this Site to conduct any activity or solicit the performance of any illegal activity or other activity which infringes the rights of others.
18. Breach these Terms & Conditions or any other ITSL policy.
19. Provide false, inaccurate, or misleading information.
20. Use this Site to collect or obtain personal information, including without limitation, financial information about other users of this Site.

1. **THIRD-PARTY LINKS & INFORMATION ON ITSL SITE**

1. Some information appearing on the Site is provided to ITSL by third parties. ITSL will have no liability in respect of any loss or damage arising from third-party information, including the manner in which the information is displayed or the way in which it is interpreted by you or any third parties.
2. You have the option not to use any Third-Party services or links hence you shall be responsible for the choice which you have made while using such web links.
3. Using third party links to sites may make you agree to their site's Terms & Conditions.
 1. You shall not post links to third-party sites or use their logo, company name, etc. without their prior written permission.
 2. ITSL does not have any responsibility or obligation because of your use of third-party links. Such usage at all times shall be at your sole and exclusive discretion and responsibility.
 3. ITSL is not an agent for any of the Merchants listed on this Site and ITSL has no responsibility for and no liability whatsoever in respect of the conduct of a Merchant or for the quality of the services/products of the Merchant.

1. **NO WARRANTIES**

1. ITSL and its officers, employees, agents and contractors give or make no representation or warranty (either express or implied) as to the suitability of the Service or this Site or its contents for any purpose or the completeness, accuracy, reliability, security or availability of the Service or this Site or its contents; nor do they accept any responsibility arising in any way (including from negligence) for errors in, or omissions from, the Service or this Site.
 1. ITSL disclaims all warranties whether express or implied, including but not limited to:
 - a) That this Site will always function without disruptions, delay or errors. A number of factors may impact the quality of your communications and use of the Site and may result in the failure of your communications including but not limited to your local network, firewall, your internet service provider, the public internet, the public switched mobile network, private switched mobile networks and your power supply. ITSL has no responsibility for any disruption, interruption or delay caused by any failure of or inadequacy in any of these items or any other items over which they have no control;
 - a. User ability to use the Service through the Site;
 - b. User satisfaction with the Service or the Site;
 - c. Security and privacy of User data; and
 - d. That bugs or errors in the Service and/or the Site will be corrected.
 1. That the Services will be compatible with all broadband services and modems and ITSL disclaims any express or implied warranties regarding the compatibility of the Service with any particular broadband service or modem.
 2. Makes no express or implied representations or warranties about the Services or the Site and disclaims any implied warranties, including, but not limited to, warranties or implied warranties of merchantability or fitness for a particular purpose or use or non-infringement. We do not authorize anyone to make a warranty on our behalf and you may not rely on any statement of warranty as a warranty by ITSL.

3. That ITSL team furnishing Services to you in connection with this Terms & Conditions or the Service will not be liable for any act or omission in relation to the Site.
4. You may receive messages that educate you and provide information to you on the Ongo services and related terms and conditions.
5. You confirm that you allow Ongo to make available to you, relevant Deals and Offers and you agree to receive SMS on your registered mobile number and in App messages informing you of such Deals, Offers and other notifications.

K. LIMITATION OF LIABILITY

1. Your sole and exclusive remedy for any disputes with ITSL is the suspension of the User's account with ITSL.
2. In no event shall ITSL's total cumulative liability to you for any and all claims relating to or arising out of your use of this Site, regardless of the form of action, exceed INR 100/- (Indian Rupees One Hundred only) or the actual loss whichever is less.
3. All dealings and communication arising from ITSL's facilitation of interaction between any Merchant and User will be between the Merchant and User only and ITSL is not responsible in any manner for any communication between the User and the Merchant and has no liability in respect of such dealings whatsoever.

L. INDEMNIFICATION

1. In no event shall ITSL be liable to you (or to any third party claiming under or through the User) for any indirect, special, incidental, consequential or exemplary damages arising from the use of, or inability to use, the Site. These exclusions apply to any claims for lost profits, lost data, loss of goodwill, work stoppage, computer failure or malfunction or any other commercial damages or losses, even if ITSL knew or should have known of the possibility of such damages.
2. You agree to defend, indemnify and hold ITSL, and parties/persons acting under it harmless from and against (a) any claims, actions, demands, liabilities, judgments, and settlements, including without limitation, reasonable legal fees resulting from or alleged to result from your use of this Site, (b) any loss, costs, damages, expenses, and liability caused by the use of this Site, the User violation of these Terms & Conditions, or your violation of any rights of a third party through the use of this Site and (c) any indirect, special, incidental, remote, punitive, exemplary or consequential damages arising out of any of your actions or omissions related to these Terms & Conditions.

1. PRIVACY

1. ITSL treats and protects the personal data of the User when using the Services. By using the Services, the User agrees that ITSL can use such data in accordance with its policies.
2. The User agrees and understands that the User is responsible for maintaining the confidentiality of passwords associated with any account and to access the Services, and that the User shall be solely responsible to ITSL for all activities that occur under the user account.
3. In case of any unauthorized use of the User password or of the User account, on becoming aware, the User agrees to immediately notify ITSL at support@ongo.co.in

1. INTELLECTUAL PROPERTY PROTECTION

1. ITSL owns all its trademarks, brands and service marks used in conjunction with the Services offered by ITSL, including the copyrights and database rights in the Services. Without the express consent of ITSL, the User may not publish, distribute, extract or reproduce any contents provided by the Service. For use of any third party's intellectual property, the User needs to get permission directly from the owner of the intellectual property for any use. Third-party trademarks may appear on this Site and all rights therein are reserved to the registered owners of those trademarks.

2. The User acknowledges that any intellectual property, which is not specifically mentioned to be owned by ITSL, is owned by their respective owners and the owners have a right to take appropriate actions against the User for any violation, infringement and passing off.

3. At all times the User is governed by and subject to laws regarding copyright, trademark, patent, and trade secret ownership and use of the intellectual property. The User agrees not to upload, download, display, perform, transmit, or otherwise distribute any information or content in violation of any party's copyrights, trademarks, patents, trade secrets, or other intellectual property or proprietary rights. The User agrees to abide by laws regarding copyright, trademark, patent, and trade secret ownership and use of the intellectual property and shall be solely responsible for any violations of any laws and for any infringements of any intellectual property rights caused by use of the Site.

P. GOVERNING LAW AND DISPUTE RESOLUTION

1. Except as otherwise described, all content availed by the use of this Site is made available only to facilitate the Users. ITSL makes no representation that the contents and Services are appropriate or available for use in other locations. If the User uses the Services from a location other than the location where this site and Services are controlled and operated, the User shall be responsible for compliance with applicable local laws.

2. These Terms & Conditions shall be governed by and shall be construed in accordance with the laws of India. All disputes relating to the Terms & Conditions shall be settled in the Courts located in the city of Mumbai, India.

3. You agree that any cause of action arising out of your use of the Service or Site must be commenced within 6 (Six) months after the cause of action accrues or you become aware of the facts giving rise to the cause of action, whichever is later. Otherwise, such cause of action is permanently barred.

4. Where any legislation implies any term, condition, representation or warranty into the Terms & Conditions or the privacy policy and that legislation prohibits exclusion of that term, condition, representation or warranty, then that term, condition, representation or warranty is included.

5. Subject to the aforesaid, any disputes shall be resolved by Arbitration through a sole Arbitrator appointed by ITSL. The place of Arbitration shall be in Mumbai and the language of Arbitration shall be English.

Customer Liability in the event of unauthorized Payment Transaction

In accordance and subject to RBI guidelines vide DPSS.CO.PD No 1417/02.14006/2018-19 dated January 04, 2019., a customer's liability arising out of an unauthorized payment transaction will be limited to:

S.No.	Particulars	Maximum liability of customers
(a)	Contributory fraud / negligence / deficiency on the part of the PPI issuer, including PPI-MTS issuer (irrespective of whether or not the transaction is reported by the customer)	Zero
(b)	Third party breach where the deficiency lies neither with the PPI issuer nor with the customer but lies elsewhere in the system, and the customer notifies the PPI issuer regarding the unauthorised payment transaction. The per transaction customer liability in such cases will depend on the number of days lapsed between the receipt of transaction communication by the customer from the PPI issuer and the reporting of unauthorised transaction by the customer to the PPI issuer -	
	i. Within three days#	Zero
	ii. Within four to seven days#	Transaction value or ₹ 10,000/- per transaction, whichever is lower
(b)	iii. Beyond seven days#	As per the Board approved policy of the PPI issuer
(C)	In cases where the loss is due to negligence by a customer, such as where he / she has shared the payment credentials, the customer will bear the entire loss until he / she reports the unauthorised transaction to the PPI issuer. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the PPI issuer.	
	PPI issuers may also, at their discretion, decide to waive off any customer liability in case of unauthorised electronic payment transactions even in cases of customer negligence.	
	# The number of days mentioned above shall be counted excluding the date of receiving the communication from the PPI issuer.	

P. GRIEVANCE REDRESSAL POLICY

1. The company has dedicated 24*7 customer care cell which will look after all customer grievances / complaints and customers can reach us on: 18002669793/8976003000
2. If a card holder has any grievance, he can mail the complaint to support@ongo.co.in or can call at customer care cell and register a complaint & get complaint number. The complaint shall be resolved within 3 working days or as per the TAT.
3. If the complaint is not resolved in the above time frame, then it gets automatically forwarded to the higher authority in the Customer care cell. The resolution time is 7 working days.
4. In case the complaint is still remains unresolved, customer can write to nodal officer, customer services and grievance redressal and the same will be resolved in 7 working days from the date of escalation to Nodal officer.

Customer Care contact Details

Contact: 18002669793/8976003000

Email Id: support@ongo.co.in

P. NODAL OFFICERS:

a) For Regulatory Compliances

Sudheer Parapurath

Email: sudheer.parappurath@ongo.co.in

Phone No: 022-45766613

b) For Customer Services & Grievance Redressal

Sanket Dalvi

Email: sanket.dalvi@ongo.co.in

Phone No: 022-45766438

Q. ESCALATION MATRIX

Level	Name	Phone	Email Id
1	Helpdesk	18002669793/8976003000	support@ongo.co.in
2	Chitra Nair	022- 45766292	chitra.nair@ongo.co.in
3	Sanket Dalvi	022-45766438	sanket@ongo.co.in

India Transact Services LTD

FAQs:

ONGO PREPAID CARD (Prepaid Reloadable Card & Gift Cards)

Q1. What is a ONGO Reloadable Prepaid Card?

Ans: Ongo Prepaid Reloadable Card is a Rupee denominated chip reloadable semi-closed loop prepaid card powered by RuPay. It is an easy, convenient & secured mode of payment.

Q2. What are the advantages of ONGO Prepaid Card?

- It can be used for Shopping Outlets, online portals.
- It comes in Physical and virtual form factors.
- Wide accessibility at around 56 million Merchant locations and over 10,000 online websites.
- Easy loading up to INR 1,00,000/- (Full KYC cards only) and INR 10000/- for Minimum KYC Card holders.
- Reload facility available.
- No need to open a Bank account.
- Easy tracking of spends using the dedicated ONGO Mobile app.

Q3. Can I personalize my card?

Ans: Yes, you can personalize your card. The personalize card is only on request.

Q4. How do I buy this card?

Ans: These cards can be ordered online thru Ongo app, www.myongo.co.in and Ongo card can be bought at Ongo Authorized Agent network outlets.

Q5. How to get a Duplicate / Replacement card?

Ans: In case if the card is lost or stolen, the Cardholder can apply for duplicate/replacement* card by calling our Customer Care number 18002669793, Making request on Ongo App and by visiting at Authorized Agent network outlets.

Note: Post the request on Ongo app and Call center the placement, it will take 5-7 working days for the card to be delivered at your communication address.

You can instantly replace the card at Authorized Agent network outlets.

Q6. What is the validity of ONGO Prepaid Card?

Ans: The Reloadable Prepaid card comes with a validity of 3 years.

Q7. When can I use the card?

Ans: Your card will be activated with the loaded amount within a few hours after ONGO has received clear funds from you. Once activated, the card is ready for use.

Q8. What are the possibilities for failed/declined transaction? There are several possibilities:

- Your card has not been activated.
- The amount of the purchase exceeds the available balance.
- Your card has expired.
- Your card has been reported lost or stolen.
- You have entered your PIN incorrectly.
- Any other technical issues.

Q9. Where can I check the transaction details?

Ans: You can login to Ongo App or call our customer care and get the transaction and balance details.

Q10. Will I get an alert for all the transactions done from my card?

Ans: Yes, you will receive an SMS on your registered mobile number for all the transactions made. Make sure to update your contact details to avail this facility.

Q11. What is a PIN?

Ans: PIN (Personal Identification Number) is a 4-digit unique password required to authenticate POS transactions from your card. Never share this with anyone.

Q12. How can I generate / change my PIN?

Ans: You can reset you PIN by login to Ongo app or make a request for PIN re-issuance at the Call center – 1800-266-97932

Q13. What are the security features I have on my Ongo Prepaid Card?

Ans: ONGO Prepaid Card comes with PIN based authentication for all Merchant based transactions and is powered by RuPay Pay Secure for all your online purchases. Hence, the card cannot not be misused by anyone else even if it is lost.

Q14. What is the minimum & maximum amount that can be loaded on the ONGO PREPAID Card?

Ans: The salient features of prepaid cards are as follows.

Minimum-detail PPIs:

- a) The amount loaded during any month shall not exceed ₹ 10,000/-
- b) The total amount loaded during the financial year shall not exceed ₹ 1,00,000/-.
- c) The amount outstanding at any point of time shall not exceed ₹ 10,000/-.
- d) The total amount debited during any given month shall not exceed ₹ 10,000/-.

Full KYC detail PPIs:

- a) Reloadable in nature.
- b) The amount outstanding shall not exceed ₹ 1,00,000/- at any point of time.
- c) There are no limits prescribed for total credits or debits during a month.
- d) They can be used for purchase of goods and services as well as funds transfer.

Gift Cards PPI:

- a) Only one time loading is permissible.
- b) The maximum amount cannot exceed 10000/-

Q15. Can I reload the ONGO PREPAID Card?

Ans: Yes, the ONGO prepaid cards are reloadable in nature and card cab be loaded thru Ongo App while using payment gateway, Loading at Authorize Ongo Agents and thru UPI not applicable on Gift cards.

Q16. How many times the ONGO PREPAID card be reloaded?

Ans: There is no restriction on the number of re-loadings on a card. However, the balance on the card cannot exceed INR 1,00,000/- at any given point of time but not applicable on Gift cards.

Q17. How do I get to know the balance of the Card? Check Balance by using the following methods:

Ans: You can check the balance while login to Ongo App or calling to our customer care number 1800-266-97932

Q18. Can I use the Card to withdraw cash?

Ans: Since the Card is a semi closed loop card hence you cannot withdraw cash from the card.

Q19. Can I use the Card for online transactions?

Ans: Yes, you can use Ongo Prepaid Card at Shopping Outlets and for making online payments.

Q20. What is the maximum limit for cash withdrawal & Non-cash transactions?

Ans: You cannot withdraw cash from the card and for purchase transactions it is INR 1,00,000/- subject to available balance on the card and regulations by RBI.

Q21. Can I use the ONGO PREPAID card outside India?

Ans: The ONGO Prepaid Reloadable Card is in INR currency and is meant to be used only in India.

Q22. Is there a limitation to the number of times the Card can be used?

Ans: No, there is no limitation on the number of times the Card can be used.

Q23. What if I have some balance left in my ONGO PREPAID Card at the time of expiry?

Ans: You may request for a replacement card thru Ongo app or calling to our customer care number 1800-266-97932 for new card the balance transferred to new card post validation of KYC.

Q24. Is there a minimum balance that needs to be maintained in the Card?

Ans: No, there is no requirement to maintain a minimum balance on the Card. The entire balance on the Card can be used.

Q25. Is there any maximum balance which needs not to be exceeded at any point of time?

Ans: Yes, the balance on the card cannot exceed INR 1,00,000/- at any given point of time.

Q26. Is there any monthly or yearly limit for the overall amount that is loaded on the card?

Ans: Yes, in a month the overall load must not exceed INR 1,00,000/- (full KYC card) or any such limit that is fixed by the Reserve Bank of India.

Q27. What if my transaction value is more than the card balance?

Ans: In such situation the transaction will get declined, we suggest you check with the Merchant for part payment using the ONGO PREPAID card and the balance through some other mode of payment.

Q28. What if my card is lost or stolen?

Ans: The loss of the card can be reported to Ongo thru Ongo App, customer care and a replacement card can be requested. A replacement card will be issued, and the amount will be transferred to the replacement card. Replacement charges of Rs. 100 plus service charges will be levied.

Q29. What is the difference between Gift Card and Prepaid reloadable cards?

Ans. Prepaid cards and gift cards are both pieces of plastic that can be used to make purchases. ... The biggest difference between the two reflects their permanence: prepaid cards can be reloaded and used indefinitely, while gift cards can generally only be used until the value of card is exhausted.

Q30. Who is a holder of a PPI?

Ans. A holder of a PPI is an individual who obtains / purchases the PPI from the PPI issuer. However, in case of a Gift PPI, any other intended / targeted beneficiary, though not being the purchaser, can also be a holder.

Q31. What are the types of Semi-closed PPIs?

Ans. Semi-closed PPIs can be of three types:

- a. PPIs up to ₹ 10,000/- where minimum details of PPI holder are obtained (minimum-detail PPI)
- b. PPIs up to ₹ 10,000/- with loading only from bank account
- c. PPIs up to ₹ 1,00,000/- where KYC of PPI holder is completed (full-KYC PPI)

Q32. How long can a customer hold a 'minimum-detail' PPI? What will happen to the balance after expiry of stipulated time?

Ans. A 'minimum detail' PPI can be held for a maximum period of 24 months only. The 24 months shall be counted from the day of opening such a PPI. Within this period of 24 months, it must be converted into a full-KYC PPI failing which, no further credit in such PPI shall be allowed. However, the PPI holder shall be allowed to use the available balance.

Q33. Does a Card holder earn any interest on PPI balances?

Ans. No interest is payable on PPI balances.

Q34. What will happen to a PPI that is not used for a certain period?

Ans. A PPI with no financial transaction for a consecutive period of one year shall be made / treated inactive after sending a notice to the PPI holder. It can be reactivated only after validation and applicable due diligence.