Schedule 4 UPI Terms and Conditions

These UPI Terms and Conditions [hereinafter referred to as "UPI Terms"] mandate the terms on which the Customer may register and avail UPI Payment Services on the "my.t money App". The UPI payment infrastructure is the collaboration of the Bank of Mauritius and the Reserve Bank of India, and it has been successfully implemented in Mauritius by the Bank of Mauritius [hereinafter referred to as "BoM"] with the support of the National Payments Corporation of India [hereinafter referred to as "NPCI"]. Cellplus shall offer the UPI Facility in accordance with the Bank of Mauritius guidelines, circulars and/ or regulations issued by the Bank of Mauritius and Reserve Bank of India.

1) Definition

"NPCI"	Means NPCI is an authorized payment system operator by the Reserve Bank of India (RBI). NPCI owns and operates the UPI Payment System.
"Platform"	Means my.t money app provided by Cellplus include enabling payments through UPI.
"UPI"	Means Unified Payment Interface Service offered by NPCI in collaboration with the Bank of Mauritius.
"UPI Facility"	Means UPI based electronic fund transfer and fund collection facility provided by Cellplus to my.t money Customers through the NPCI UPI System.

2) Scope of Services

UPI Facility offers an instant, 24x7, payment services at Point of Sales (POS) terminals in India and Mauritius. UPI Facility enables Customers to scan UPI QR Code at participating Merchants.

3) Use of UPI Facility

3.1. The UPI facility can be used to pay Merchants for the purchase of products and services. To make a UPI transaction, Customers must open their my.t money app and scan the Merchant's QR Code, then enter their my.t money PIN and OTP to authorise each UPI Payment. Customers must ensure that they are connected to the Internet or mobile data at the time they make such a transaction.

3.2. Customer understands that the UPI Facility is only a payment option available for payments and Cellplus shall not be responsible for the products/ services purchased using the UPI Facility.

3.3. The UPI transactions are subject to transaction limits that the Customer has selected at the time of registration. This limit may be amended by the Customer as per Clause 5 in the my.t money Service Terms and Conditions[1].

[1] https://www.myt.mu/money/termsandconditions/

3.4. Any unwarranted transaction is noticed by the Customer, it should immediately be reported to Cellplus as per Clause 20 of the my.t money Service Terms and Conditions.

4) Payment of Fees and Charges

Cellplus does not charge its Customers for availing UPI Facility on their my.t money app. Cellplus reserves the right to change the fee policy from time to time.

5) Customer Obligations

5.1. The Customer assumes full responsibility for the payment request made and authorised by the Customer through the UPI Facility by scanning the QR codes and validating the intended recipients and Cellplus does not verify the accuracy of the information entered by the Customer during payment processing, including authorisation.

5.2. The Customer agrees to provide Cellplus with all accurate and correct information and Cellplus will not be liable for any loss or liability that may result from incorrect information provided by the Customer.

5.3. Customer agrees that Cellplus shall not be liable for any delay in the completion of UPI Facility or any loss on account of error in the execution of any Transaction.

6) Disclaimer

6.1. The Customer understands that the terms of availing of UPI facility using the NPCI Platform, Cellplus and Bank of Mauritius shall not create any contractual obligations against any NCPI system participants.

6.2. Cellplus does not make any warranties and makes no representation of the quality and availability of UPI Facility.

6.3. Cellplus endeavors to execute and process transactions in accordance with the defined process, but Cellplus shall not be liable for any failure to respond, delay, systems failure or any other circumstance beyond its control.

6.4. Customer's transaction records and other logs maintained by Cellplus will be final and binding as evidence of such facility and transactions.