

TERMS AND CONDITIONS FOR KARMA FIRST PROGRAM

The Customer states, declares, confirms, consents and acknowledges that:

- Karma First Program (“the Program”) is an unique philanthropic program of IDFC FIRST Bank Limited (“the Bank”) that allows its customers to donate a part of their interest earnings or fixed amount in recurring mode to cater towards the social causes of their choice. The Bank has enabled this opportunity to donate and made the process easier and for its customers by ensuring the Charitable Trusts or Organisations which are established for charitable purposes or activities (“NGO”) have been thoroughly vetted with a robust due diligence process and have been onboarded as long term partners for support. The Bank has long term working relationships with these NGO.
- The Bank provides the option of making the payment by clicking the tab “[Donate Now](#)” and the interested customers can opt for the said Program through Netbanking mode. Such interested Customers who opt to take part in the said Program shall be considered to have accepted the under mentioned Terms and Conditions, Disclaimers, Disclosures and Declarations prescribed for the said Program.
- By accessing the Bank’s site and the page of the said Program, the Customer has read, understood, and agrees to be bound by all of these Terms and Conditions and consents to debit his account with the bank with an amount as instructed by the Customer for the payment towards the prescribed social cause of the designated NGOs. Said NGO shall issue 80G Certificate and/or Donation Receipt within 7 days from the date of such contributions made by the Customer under the said Program on the Customer’s email id. The Customer shall contact the NGO for issuance of the physical/hardcopy of the said 80G Certificate and/or Donation Receipt directly.
- The information provided on the website of the Bank w.r.t. the said Program is not intended for the availment of use by any person or entity who is not a customer of the Bank.
- The Bank is merely assisting its Customers to donate/contribute the monies by routing the same towards the cause/charitable purposes opted by its Customers under the said Karma First Program. The Bank is not responsible for any non-performance or breach of any committed performance or utilisation of donation made by the Bank’s Customer under the said Karma First Program by the said NGOs.
- The Bank does not make any representation or warranty as to the performance specifics of the said NGOs. The Customer can independently verify the bona fides of the said NGOs which can be chosen to donate under the said Program. The services to be rendered by said NGOs are subject to applicable laws. The Bank takes no responsibility for the same.
- The Bank is not responsible for any unsatisfactory or non-performance of services or damages or delays as a result of offerings under the said program by the said NGOs.
- The Customer agrees and authorizes the Bank to share his/her information like Name, address, PAN, email id, mobile number etc. with the NGOs and other third parties, in so far as required under the said Program purposes. The Bank shall not be responsible for breach of data privacy and confidentiality by the NGO and other third parties.
- The Customer shall not hold the Bank responsible, in case of any dispute or claim pertaining to the utilisation of the donations made by the Customer, the unsatisfactory performance of the NGOs or breach of any commitment of the NGO under the said Karma First Program and shall contact the NGO chosen by the Customer at the contact details notified on the Bank’s website under the said Karma First Program. The Bank shall not entertain any claim, complaints made by the Customer pertaining to the same.
- The Customer agrees to receive communications through emails, telephone and/or SMS, from the Bank or NGO (which he/she chosen under the said Program) with regard to the Program. In this context, the Customer agrees and consents to receive all communications at the mobile number and/or emails provided by the Customer, even if his/her mobile number is registered under

DND/NCPR list under TRAI regulations and for that purpose, the Customer further authorizes the Bank and/or the said NGOs to share/disclose the information to any third party service provider or any affiliate, its group companies, authorized agents.

- By using the Bank's Website the Customer shall not: (i) use the Bank's Website or its contents for any commercial purpose; (ii) make any speculative, false, or fraudulent transaction or any transaction related to said Program; (iii) access, monitor or copy any content or information of this Program published on the Bank's website using any robot, spider, scraper, or other automated means or any manual process for any purpose without our express written permission of the bank and/or the said NGOs; (iv) violate the restrictions in any robot exclusion headers on the Bank's website or bypass or restrict or circumvent other measures employed to prevent or limit access to the Bank's Website; (v) take any action that imposes, or may impose, in the Bank's discretion; (vi) deep-link to any portion of the Bank's Website for any purpose without the Bank's express written permission;
- The Customer shall be solely responsible for maintaining the confidentiality of his/her banking details including user id and password that allows the Customer to access /opt for the Program. The Customer shall be solely responsible for restricting access to his/her bank account details.
- Use of the payment facilities provided by the Bank through its Website and/or through net banking shall not render the Bank liable or responsible for the non-delivery of Payment Receipt and 80-G Certificate to be issued by the said NGOs, breach of representations and warranties by the said NGOs, or fraud as regards the Program listed on the Bank's website. The Bank shall not be responsible for any damages, interests or claims towards and/or relating to the said Program.
- The Bank has no control over the said NGOs websites which are third party websites which link would be provided to the Customer through the Bank's Website under the said Program. Under no circumstance shall the Bank be liable for the Customer using the services/activities offered or provided by said NGOs.
- The Bank may discontinue the said Program completely or in part, any service offering, or may change the nature, features, functions, scope, or operation of any service offering, at any time and from time to time of the said Program.
- The Bank will not be responsible for: (a) any errors, inaccuracies, or service interruptions, including power outages or system failures; or (b) any unauthorized access to or alteration of, or deletion, destruction, damage, or loss of, site or any data, images, text, or other information or content.
- No advice or information obtained by you from us or from any other person or entity or through the service offerings under the said Program will create any warranty not expressly stated herein.
- Further, the Bank will not be responsible for any compensation, reimbursement, or damages arising in connection with (i) any loss of profits or revenue, or other benefits, (ii) any investments, expenditures, or commitments by the Customer in connection with the participation in the said Program, or (iii) any termination or suspension of participation in the said Program.
- Any dispute relating in any way to the said Program or participation in the said Program will be resolved as per the Bank's discretion. In case of any issue and/or dispute with the Bank under the said Program w.r.t. cancellation of payment initiated by the Customer under the said Program such payment shall be reversed and refunded in the Customer's Account in discretion of the Bank. The Bank will not be made party to any dispute between the Customer and the NGOs.
- The Customer is aware that this document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical signatures.
- This Terms & Conditions shall be governed by and construed in accordance with the laws of India