

3. At the time of making the application, apart from the tag issuance charges, the applicant has to pay security deposit as per the type of the vehicle or such other limit as may be specified by DNS Bank subject to internal and applicable regulatory and statutory guidelines. Tag cannot be used by tag holder until DNS Bank has activated the tag. The fast tag will be activated in maximum 3 working days.
4. Tag Holder should authorize DNS Bank unconditionally and irrevocably to debit the relevant fees and charges applicable to the DNS Bank.
5. Tag Holder at any point of time request for closure of tag by visiting the branch of issuance of tag and submit such document as required by DNS Bank and follow the process in that regard. Tag holder shall return the tag to DNS Bank's official personnel.
6. After affixing the tag, if the tag is pulled off the vehicle, it will be permanently damaged and will not be usable at any toll plaza. A new tag has to be affixed after paying the charges.
7. In the event of lost or stolen tags, the tag member must file a report with local police station and should be able to produce a copy of police report upon request of DNS Bank. The tag member must immediately report the loss/theft over the telephone to the Customer Care (1800 233 1700). Customer Care shall, upon adequate validation hotlist/cancel/suspend the tag and terminate all facilities in relation thereto during working hours on working day following the receipt of such intimation and on the request of tag member and DNS Bank shall not be liable for any inconvenience caused to the Tag member on this regard.
8. The Tag member shall take the cognizance of the fact that once a Tag is lost/stolen and is subsequently found, the same shall be promptly cut in half and adequate care is taken to prevent its misuse. The Tag member is responsible for the security of the Tag and shall take all steps towards ensuring safe keeping thereof. The tag member will be liable for all payments incurred on the tag until the tag is reported lost/stolen. Further in the event DNS Bank determines that the aforementioned steps are not complied with, financial liability on the lost or stolen tag would rest with the tag member, in case of any dispute relating to the time of reporting and/or transactions made on the tag or any other matter in relation to the said tag, DNS Bank shall reserve the right to ascertain the time and or the authenticity of the disputed transaction. In the event transaction on the tag occur after the tag member claims to have destroyed the DNS Bank tag, the tag member shall be entirely liable for any such charges incurred on the tag and shall under no circumstances hold DNS Bank responsible for the same. In case of transfer/sale of the vehicle on which the tag is affixed, the sole responsibility of informing the circumstances lies with the tag holder. The Bank will not be held liable for any loss accruing from the said scenario.
9. The tag member will also receive a SMS on the mobile number registered by the tag member with the bank after each transaction informing the transaction value.
10. The tag member shall inform DNS Bank. in writing within 15 days, if any irregularities or discrepancies exist in the Transactions/particulars of the account. If DNS Bank does not receive any information to the contrary within 15 days, it shall assume that the transactions are correct. DNS Bank shall not be required to provide copies of the transaction slips to the tag member with respect to transactions and the tag member will only receive transactional alerts through SMS on his mobile number registered with DNS Bank.
11. In consideration of the bank providing the Tag member with the facility of the tag, the tag member hereby agrees to indemnify and keep DNS Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, personal injury, costs, charges and expenses whatsoever which DNS Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the tag member said facility of the tag or by reason of DNS bank's acting in good faith and taking or refusing to take or omitting to take action on the tag member's instructions and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the tag member breach or noncompliance of the rules/Terms and Conditions relating to the tag and/or fraud or dishonesty relating to any transaction by the tag member. The tag member shall also indemnify DNS Bank fully against any loss on account of misplacement loss of the Tag.
12. **Breach and Terminal/Withdrawal:** The Tag member will be liable to pay DNS bank, upon demand, for all accounts outstanding from the tag member
13. **Charges:** The holding and the use of the tag will incur fees which will be debited to the balance available in the linked CASA account. The said fees are not refundable. Government charges, duty or debits, or tax payable as a result of the use of the tag shall be the tag member's responsibility and if imposed upon DNS Bank (either directly or indirectly), DNS Bank shall debit such charges duties or tax against the tag. There will be separate service charges levied for such facilities as may be announced by the Bank from time to time. In the situation that the balance available in the linked CASA account is not sufficient to deduct such fees, the bank reserves the right to deny any further transactions. The tag member also authorizes DNS Bank to deduct balance available in his/her linked CASA account and indemnifies DNS Bank against any expenses it may incur in collecting money owned to it by the tag member in collection with the tag (Including without limitation on reasonable legal fees). DNS Bank may levy service and other charges for use of the tag, which will be notified to the tag member from time to time by updating these terms and conditions. The tag member authorizes DNS Bank to recover all charges related to the tag as determined by DNS Bank from time to time by debiting the balance. Details of the applicable fees and charges as stipulated by the bank shall be displayed on the official website of the bank. The tag member authorizes DNS Bank to exercise Bank's general banker's lien on any of his/her account in same capacity for recovery of pending charges/dues etc.
14. **Settlement of disputes:** DNS Bank and the tag member agrees that, if any legal action, dispute or proceedings arising out of this terms and conditions it is agreed that this application shall be governed by and construed in accordance with laws in India and as per the agreed terms and conditions (mentioned in this application), will be entertained within the territorial jurisdiction of the Central Office of the DNS Bank, i.e. "Madhukunj" Plot No.P/52, MIDC, Kalyan Shil Road, Sonarpada, Dombivli (East) 421 204 within the jurisdiction of Kalyan Taluka, Dist Thane in Maharashtra shall have exclusive jurisdiction over any/all claims/matters/disputes arising out of this application and will not be entertained where the dispute has taken place and the tag member has hereby agreed and satisfied on the clause of jurisdiction.
15. **Notification of changes:** DNS Bank shall have the absolute discretion to amend or supplement any of the terms and conditions, features and benefits offered on the tag including without limitation to, changes which affect interest charges or rates and methods of calculation at any time. The balance available shall be liable to be utilized for all charges incurred and all other obligation under the terms and conditions. DNS Bank shall notify / communicate the amended terms and conditions by hosting them on the same tag website or any other manner as decided by DNS Bank The tag member shall be responsible for regularly reviewing the terms and conditions, including amendments thereto as maybe posted on the tag website and shall be deemed to have accepted the amended terms and conditions by continuing to use the tag.
16. **Indemnity:** The tag member agrees to indemnify and keep indemnified DNS Bank against all and any claims, suits, liability, damages, loses, costs, charges, expenses, proceeding and actions of any nature. whatsoever made or constituted against or incurred by DNS Bank on account of usage of the tag. DNS Bank may, at its sole discretion, utilize the services of external service provider/s, or agent/s and

