

## UPI Terms & Conditions

- UPI PIN: UPI-PIN (UPI Personal Identification Number) is a 4-digit pass code that to create/set during first time registration with the App. Customer have to enter this UPI-PIN to authorize all bank transactions. If the customer has already set up an UPI-PIN with other UPI Apps, can use the same on every PSP's including this ESAF Bank's Mobile App. (Note: Bank issued MPIN is different from the UPI UPI-PIN, customer should generate a new UPI-PIN in the ESAF Bank's Mobile App if not generated in any other PSP).
- In case customer enter the wrong UPI PIN, the transaction will fail. In case, they input the wrong UPI PIN multiple times, bank may temporarily block sending money using UPI from account.
- If the customer selected Bank to link but it does not find the account, in such case customer should ensure that the mobile number linked to the customer account is same as the one verified in UPI app. Also, customer shall verify whether the debit card is active and the at least one transaction has done.
- Once the transaction has completed, customer will see a success status on the ESAF Bank's Mobile App screen and receive an SMS from the bank. In some cases, due to operator issues it can take longer time.
- In case of fraudulent transaction occurs, one needs to simply block the mobile number through SMS or via branch, thus no transaction can be initiated from the same mobile number.
- UPI Limit For normal UPI the transaction limit is up to Rs 1 Lakh per transaction. For few specific categories of merchant transactions, the UPI limits may vary as per the NPCI circulars issued and Bank's approved limits on transactions.
- In case of change in the device, SIM slot, a person needs to re-register again.