1. What is a Prepaid Gift Card?

A Prepaid Gift Card is a prepaid payment instrument (PPI) issued by the Bank and loaded with a fixed monetary value. The card can be used to purchase goods and services up to the available balance.

2. Under which regulations is this Gift Card issued?

This Gift Card is issued in accordance with the Master Direction on Prepaid Payment Instruments (PPIs) issued by the Reserve Bank of India (RBI), as amended from time to time.

3. What are Gift Card used for?

Gift Cards can be used as a convenient gifting option during birthdays, weddings, anniversaries, festivals or for personal spending. The card can be issued by corporates for their employees as gift for rewards or incentives.

4. Who can purchase the Gift Card?

Anyone who wishes to convenience and want to gift their family, friends or employees a gift of choice can apply for TJSB Bank Prepaid Gift Card.

5. Is KYC required?

KYC requirements shall be applicable as per RBI's PPI guidelines for purchaser of Gift Cards.

6. Are there any fees or charges?

Issuance fees, replacement charges, or other applicable fees shall be as per the Bank's Schedule of Charges, available on the Bank's website.

7. What is the minimum and maximum value that can be loaded?

Gift Cards are issued with an amount ranging from Rs. 500/- to Rs.10,000/- making it a flexible and customizable as per any one's budget and preferences.

8. What is the validity of the Gift Card?

The TJSB Prepaid Gift Card is valid up to the one year from the date of its issuance. Expiry date is mentioned on the card. Post expiry, the card cannot be used for transactions.

9. Are transactions alerts provided for the Gift Card?

Each transaction triggers an alert to cardholder's registered mobile number, or cardholder can also monitor activities through mobile application.

10. Is the Gift Card secured?

Yes. The Gift Card is protected through PIN/OTP authentication and other security measures in accordance with regulatory and network standards.

11. How do I set / change my card PIN?

The cardholder can set / reset Gift Card PIN after logged into the Prepaid Mobile application using "Set PIN" option available under "Card Setting" option.

12. How can I check the available balance?

The cardholder may check the available balance through the mobile application, customer care helpline, or other channels as notified by the Bank.

13. Where can the Gift Card be used?

The Gift Card can be used at merchant establishments (POS and/or online platforms) that accept the NPCI RuPay payment network enabled on the card, subject to merchant category restrictions, if any.

14. Can I use the prepaid gift card only once or can I use it multiple times?

The card can be used more than once till the balance in the card is exhausted.

15. How do I get my card statement?

The cardholder can download the card statement after logged into the Prepaid Mobile application using "Filter" option available.

16. Can the Gift Card be used for ATM withdrawal?

No. No Cash withdrawal at ATMs or no cash redemption is permitted unless specifically allowed under applicable regulatory provisions.

17. Can the balance be transferred to a bank account or another card?

No. The balance on the Gift Card is non-transferable and cannot be transferred to any bank account or other instrument, except as permitted under regulatory guidelines.

18. What happens if my purchase value exceeds the card balance?

You can pay by utilising the full value of the card and pay the balance amount of purchase value using another payment method available.

19. Can I re-load or Top Up the Gift Card?

No. The Gift Card is non-reloadable and can be loaded only once at the time of issuance.

20. Can I cancel or claim refund of the balance in the Gift card?

No, Gifts card balance is non-refundable and non-cancellable once issued.

21. What happens if the Gift Card is lost or stolen?

The cardholder must immediately inform the Bank's customer care to block the card. Cardholder can block the Gift Card from Mobile application also. Replacement may be provided at the Bank's discretion, subject to verification and applicable charges.

22. How can I raise a complaint or dispute a transaction?

For any grievance or transaction dispute, the cardholder may contact the Bank's customer care or use the grievance redressal mechanism available on the Bank's website. Complaints will be handled in accordance with RBI's / NPCI's grievance redressal framework.

23. What happens to the unused balance after expiry?

Any unutilized balance shall be treated in accordance with RBI guidelines and the Bank's policy applicable at the time.

24. Will I earn rewards or cashback on gift card purchases?

No reward points or cashback is applicable on Gift cards.