

## List of Billers whose bills you can enroll for Standing Instructions.

### ELECTRICITY BILL

- BEST • BSES • MGL • MSEB • NDPL • Reliance Energy
- Tata Power

### LANDLINE PHONE BILL AND MOBILE PHONE BILL

- Airtel • Idea • Loop Moblie • Reliance • Spice Telecom
- Tata Indicom • Vodafone

### INSURANCE PREMIUM

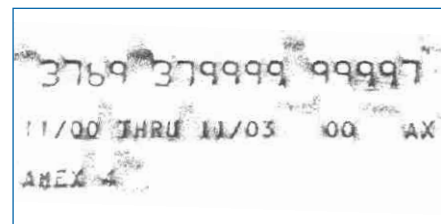
- AVIVA • Birla Sun Life • ICICI Prudential
- LIC OF INDIA • Max New York Life • Reliance Life
- SBI Life • Tata AIG Life

### IMPRINT OF YOUR CARD

(ONLY FOR BEST/Birla Sun Life/LIC/Tata Power )

- Place your Card here
- Use a pencil to get an imprint of the Card

### SAMPLE



## Terms & Conditions

1. Standing Instruction to the Service Provider for direct debit to American Express Card Account ("Card") will be for the full amount shown on the monthly bill inclusive of all interim charges levied by the Utility Company for the utility connection of the American Express Cardmember ("Cardmember").
2. It is clear that American Express is only a facilitator and the Card is only a mode of payment. American Express is not responsible or liable for any omissions or commissions with regard to the acceptance of the Standing Instruction forms by BillDesk or Utility Companies.
3. Signing of the Standing Instruction form by the Cardmember and payment of the first utility bill will be sufficient proof to establish the authenticity of the Cardmember instruction to debit his/her Card with the monthly bill and any interim charges for his/her utility connection.
4. All such charges to the Card are subject to authorization by American Express. In case of transactions being declined, the Cardmember is required or is liable to make the payment by alternate means, such as cash/ cheque, failing which, the Utility Company could restrict the utility connection facilities/services.
5. American Express reserves the right to revoke/ stop the facility if the credit behavior on the Card is unsatisfactory or if it believes that continued use of this facility is not in interest of the Bank.
6. It would be the responsibility of the Cardmember to inform BillDesk, in writing, of any change or withdrawal of facility with any Utility Provider thus availed. Failure of the Cardmember to do the same and subsequent debits, if any, towards the utility payments will constitute valid transactions and the Cardmember will be liable to pay the same. Cardmember is required to fill a revised Standing Instructions form in case of any change in Card number due to replacement/renewal.
7. The Cardmember is required to get all active Standing Instructions cancelled on his Card at the time of cancellation of Card.
8. The access to the SMS Opt In/ Opt Out Facility shall be only through the mobile phone number as provided and any transaction which originates from the same, whether initiated by the Cardmember or not, shall be deemed to have originated from the Cardmember.
9. The Cardmember shall be liable for payment of such SMS, airtime or other charges which may be levied by any cellular service provider in connection with availing of the Facility.
10. The Cardmember acknowledges that to receive SMS alerts, his mobile phone number must be active and accessible. The Cardmember acknowledges that if the Cardmember's mobile phone number remains inaccessible for a continuous period from the time an SMS alert message is sent by BillDesk, that particular message may not be received by the Cardmember.
11. If the Cardmember has reason to believe that his mobile phone number is /has been allotted to another person and/or there has been an unauthorised transaction in his account and / or his mobile phone is lost, he shall immediately inform BillDesk under acknowledgment about the same.
12. BillDesk is in no way liable to the Cardmember for any error or omission in the services provided by any cellular or any third party service provider (whether appointed by BillDesk in that behalf or otherwise).
13. All records of BillDesk generated by the transactions arising out of use of the Facility, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions. The authority to record the transaction details is hereby expressly granted by the Cardmember to BillDesk.
14. While BillDesk will take all reasonable steps to ensure the accuracy of the information supplied to the Cardmember, BillDesk shall not be liable for any inadvertent error, which results in the providing of inaccurate information. The Cardmember shall hold BillDesk harmless against any loss, damages etc. that may be incurred / suffered by the Cardmember if the information supplied to the Cardmember turns out to be inaccurate / incorrect.
15. The Cardmember agrees that BillDesk shall not be liable if
  - the Cardmember has breached any of the terms and conditions herein or
  - the Cardmember has contributed to or the loss is a result of failure on part of the Cardmember to advise BillDesk within a reasonable time about unauthorised access of or erroneous transactions in the Account; or
  - as a result of failure on part of the Cardmember to advise BillDesk of a change in or termination of the Cardmember's Mobile Phone numbers.
16. Under no circumstance, BillDesk shall be held liable if the service is not available for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network/network failure, any breakdown /interruption /suspension / failure of the telecommunication equipment of the Cardmember, or any other reason beyond the control of BillDesk. BillDesk shall not be liable under any circumstances for any damages whatsoever whether such damages are direct, indirect, incidental, consequential and irrespective of whether any claim is based on loss of revenue, interruption of business or any loss of any character or nature whatsoever and whether sustained by the Cardmember or by any other person. Illegal or improper use of the Facility shall render the Cardmember liable for payment of financial charges as decided by BillDesk or will result in suspension of the Facility to the Cardmember.
17. Any disputes arising out of disconnection of the Utility/ Facility, penalty from the government and late charges on installment dues arising due to change/ revocation of the facility will be the sole responsibility of the Cardmember and the Cardmember will not hold American Express responsible for the same.
18. American Express is neither responsible nor guarantees the quality of services and nor is it liable for any defect or deficiency in the said services so obtained/ availed and shall also not be liable for any loss/ damage/ claim that may arise out of the use or non use of any such services availed by the Cardmember. American Express and BillDesk reserve the right to change/ alter/ modify/ withdraw the offer, utility companies or the terms and conditions of this program, at any time, without prior notice.
19. These terms and conditions shall be in addition to and not in derogation of the terms and conditions governing American Express Cards and /or any other product/services provided by American Express.
20. All disputes arising out of this program shall be subject to the exclusive jurisdiction of competent courts in the State of Delhi.



## Bid goodbye to bill payment hassles



**Bill payment has never been simpler and more convenient.**

BillDesk offers you Standing Instruction options as detailed below:

**\*Facility of Opt-Out Option:** This is a Standing Instruction for automatic monthly debit of Utility Bill/s payment with a facility to Opt-Out in case the Cardmember does not want any particular bill to be charged on his American Express Card (Card). The Cardmember will receive an SMS before the bill due date, detailing the amount of the bill that will be debited to the Card. The Cardmember would have to revert to the SMS in the specified format and within the mentioned time frame to stop processing of that particular payment on the Card, should the Cardmember desire to opt out. In the absence of revert from the Cardmember, the bill will be automatically charged to the Card account.

**\*\* Facility of Opt-In Option:** This is a Standing Instruction for debit of Utility Bill/s payment to the Card only after the Cardmember confirms to Opt-In and authorizes each utility bill to be charged to his Card. The Cardmember will receive an SMS before the due date detailing the amount of the bill that is payable to the Utility Company. The Cardmember will have to specifically authorize the payment to be charged to his Card by sending an SMS revert in the specified format and within the mentioned time frame. Should the Cardmember not send an SMS confirming the payment, the transaction will not be processed.

**Enroll now by ticking any one of the options on the check-box against each Utility Company.**

**CARDMEMBER INFORMATION**

Name of the Cardmember (as appearing on the Card)

\_\_\_\_\_

American Express Card No.

\_\_\_\_\_

Expiry Date: \_\_\_\_\_ Member since \_\_\_\_\_ (as appearing on the card)

Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_

Pin: \_\_\_\_\_

Mobile No. \_\_\_\_\_

**(To get SMS based Opt-Out\*/ Opt-In\*\* alerts)**

Email Id: \_\_\_\_\_

Utility Companies		Utility Company Information
Airtel Reliance Vodafone Tata Indicom Idea Loop Moblie Spice Telecom	Telephone/ Mobile / Datacard	Utility Company: _____
		Telephone no: _____
		Cust ID/ Account no: _____
		Subscriber name: _____
		City: _____
		<input checked="" type="checkbox"/> Opt-Out <input type="checkbox"/> Opt-In
BSES NDPL Reliance Energy MSEB** MGL**	Electricity / Gas	Utility Company: _____
		Cust ID/ Cons no./ CRN: _____
		Cycle no: (Rel): _____
		Billing unit (MSEB) : _____
		Processing cycle (MSEB): _____
		Subscriber name: _____
		City: _____
		<input checked="" type="checkbox"/> Opt-Out <input type="checkbox"/> Opt-In
Reliance Life Max New York Life SBI Life Tata AIG Life ICICI Prudential AVIVA	Insurance	Insurance Company: _____
		Policy no: _____
		Premium Amount: _____
		Client ID (For AVIVA): _____
		<input checked="" type="checkbox"/> Opt-Out <input type="checkbox"/> Opt-In

\* Electricity: Standing Instruction available only for Low Tension connections.

\*\* 2.5% surcharge applicable on MSEB & MGL.

**Instructions :**

**Telecom**

- **Standing Instruction for multiple connections:** To enable Standing Instruction for more than one telephone connection (from the same Utility Company) on your American Express Card, please mention details (Subscriber name, Account/ relationship no., Phone no.) on a separate letter along with your signature.
- For all phone bills paid centrally as one consolidated bill, do mention the master account number and master phone no.
- Please enclose copy of your bill to facilitate registration.

**Electricity / Gas / Insurance**

- Please enclose copy of your electricity / gas bill / insurance policy.

I hereby authorize and express my unconditional consent to the Service Provider ("BillDesk") for debiting my American Express Card (Card) Account (or of any renewal/replacement Card that may be issued in the Card account in lieu thereof) on a recurring basis with the full amount of all charges including the monthly bill and any interim charges pertaining to my utility connection (the reference / customer / relationship number as stated above in the form).

I have read and understood the terms as provided alongside and I agree to abide by the same. I voluntarily and unconditionally undertake that:

1. This Standing Instruction will be effective for the full amount and shall apply only if my Card is valid and in good standing.
2. BillDesk may at its sole discretion accept or decline this Standing Instruction as provided by me.
3. My Standing Instruction is in respect of the entire charges on my utility service/ connection and the said instruction shall be valid and binding for the validity period and subsequent renewal period of the Card unless and until the same has been rescinded by me in writing and the said communication has been received by BillDesk.
4. I hereby authorize BillDesk and American Express to exchange/ compare information pertaining to my Card. Resultantly, BillDesk may receive from American Express updated information on my Card including but not limited only to changes in Card numbers, expiration dates and status. I understand and am cognizant of the fact that the results of such exchange/ comparison may also be used by BillDesk and/ or American Express for the purpose of taking any action, including adverse action against me.
5. The record of charges in respect of the above services will neither bear my signature nor the imprint of my Card. I therefore undertake to unconditionally honor and pay without demure and contestation all the said charges including interim charges booked by me under this facility as and when I am billed for the same by American Express.
6. The Utility Companies will continue to send me bills at regular frequency for the above utility service/facility as per the normal process.
7. I will continue to make payment toward my utility service until I receive a confirmation from BillDesk that my service request has been activated.
8. I have read and understood "Opt Out" and "Opt In" facilities and have marked my preference against each Utility Company. In case no option is specified, "Opt-Out" facility will be my assumed preference.

**For any enquiries, please contact BillDesk at 022-40920015 (between 9:30 am and 6 pm, Monday to Saturday) or email Customer Support Desk at [acard@billdesk.com](mailto:acard@billdesk.com)**

\_\_\_\_\_

Date \_\_\_\_\_ Signature of the Cardmember \_\_\_\_\_

Utility Companies		Utility Company Information
LIC Birla Sun Life	Insurance	Policy No: _____
		Premium Amount: _____
		Next Due : MM / YYYY
		<input checked="" type="checkbox"/> Opt-Out
LIC Birla Sun Life	Insurance	Policy No: _____
		Premium Amount: _____
		Next Due : MM / YYYY
		<input checked="" type="checkbox"/> Opt-Out
BEST Tata Power	Electricity	Utility Company: _____
		Cust ID/ Cons no./ CRN: _____
		Subscriber name: _____
		City: _____
		<input checked="" type="checkbox"/> Opt-Out

**INSTRUCTIONS : (Please tick)**

- Please enclose a signed copy of your bill/policy and an imprint of your American Express Card. (Instructions overleaf)
- Please check to ensure that you have not already paid your bill/s or insurance premium/s through any other alternate mode of payment. The payment made through your American Express Card should not be a duplicate payment.
- It will take 4 to 6 weeks for you to be enrolled for standing instructions. Within this period if you are paying your bill/s or insurance premium/s through any alternate modes of payment, please inform Bill Desk within three weeks of submitting the form to avoid duplicate payment.
- After enrollment please do not pay your bill/s or insurance premium/s through any alternate modes of payment. American Express shall not be liable for refunding duplicate payments made through the aforesaid alternate modes of payment.

- To enroll for Standing Instructions on LIC policies an e-mail id is mandatory.
- LIC ULIP policies cannot be enrolled for Standing Instructions.

\_\_\_\_\_

Date \_\_\_\_\_ Signature of the Cardmember \_\_\_\_\_

