

AMERICAN EXPRESS® PLATINUM CORPORATE CARD

MOST IMPORTANT TERMS AND CONDITIONS

The MITC is updated on 1st October, 2019 and circulated by American Express Banking Corp. in compliance to Master Circular on Credit Card Operations of Banks issued by the Reserve Bank of India.

1. FEES AND CHARGES

a) Joining Fees and Annual Fees

American Express Banking Corp. ("American Express") does not charge any joining fee for the issuance of Corporate Cards. An annual membership fee is applicable and charged every year. This fee may vary from company to company and is communicated to the Corporate at the time of signing up for the Corporate Card Programme. For details on standard annual fees please refer to the schedule of charges given below.

b) Cash Advance/Corporate Express Cash

Platinum Corporate Cardmembers ("Corporate Cardmembers", "Cardmembers") may be allowed to use the Platinum Corporate Card ("Corporate Card", "Card") to access cash from select ATMs in India and overseas, subject to authorization from the company. Cardmembers may access cash up to INR equivalent to USD 1000, every 15 days or as specified as per company limits. For details on standard transaction fee on cash advances please refer to the schedule of charges given below.

c) Other Service Charges

- i) Charges and fees, as may be applicable from time to time, are payable by Corporate and/or Cardmembers for specific services provided by American Express or for certain transactions that may be charged to the Corporate Card.
- ii) Fees may vary from company to company. Please refer to the Corporate Account Terms and Conditions for any company specific fees.

The standard schedule of charges as applicable on date is provided below:

Description of charges	Standard fees (Amount)
Platinum Corporate Card Annual Fee	₹29,000
Membership Rewards®/ Corporate Membership Rewards® Annual Fee	Platinum Corporate Cardmembers get a complimentary enrolment to the Membership Rewards Programme - Frequent Traveller Option or to the Corporate Membership Rewards Programme. (Individual enrolment to Membership Rewards Programme or Corporate Membership Rewards Programme is subject to company enrolment) Cardmembers are not eligible for Membership Rewards earning for any/all Charges incurred at the merchant Redgiraaffe.
Cash Advance Fee	3.5% of the withdrawal amount
Delinquency Fee	3.5% of the outstanding, subject to a minimum of ₹100
Cheque Return Fee	₹150 per returned instrument
Duplicate Statement Request	₹100 per statement for statements older than 3 months
Record of Charge Retrieval Fee	₹100 per retrieval

Surcharge on Purchase of Railway Ticket	1.8% per transaction subject to a minimum of ₹10 if booked through internet (IRCTC)
Surcharge/Convenience charges on Fuel Purchase	1% of transaction amount per transaction subject to a minimum of ₹10 at fuel stations owned and/or operated by the Public Sector Unit OMCs, Bharat Petroleum Corporation Limited (BPCL) and Indian Oil Corporation Limited (IOCL). At Hindustan Petroleum Corporation Limited (HPCL), a Surcharge/Convenience Fee of 0.3% of transaction amount per transaction is applicable for all transactions above or equal to ₹25000. Surcharge/Convenience Fee of 2.5% of transaction amount per transaction subject to a minimum of ₹10 at all other privately owned fuel companies like Shell, Adani, Essar etc.
Foreign Currency Transaction	3.5% foreign exchange conversion mark-up
Convenience charges on Electricity Payments through BillDesk	For all electricity payments: ₹1- ₹15,000: ₹50 per transaction ₹15,001 - ₹1,00,000: ₹100 per transaction ₹1,00,001 or above: 1.95% per transaction
Convenience Fee on payments to Government Receipt Accounting System (GRAS)	For all payments to GRAS through SBI ePay*, the below mentioned Convenience Fee shall be applicable: American Express will charge: ₹1 - ₹90,00,000: 0.94% ₹90,00,001 or above: 0.99% SBI ePay will charge: ₹1 - ₹90,00,000: 1% ₹90,00,001 or above: 0.87% (inclusive of taxes) *Please note that American Express and State Bank of India will not be responsible for any dispute(s) on payments made to GRAS through SBI ePay. The Company and/or the Cardmember shall raise and settle all such disputes/issues/concerns directly with GRAS.

Goods and Services Tax (GST) thereon: Any Charges mentioned anywhere in this MITC document are exclusive of the applicable Goods and Services Tax (GST) which is billed along with the fee that appears on the Statement of Account, and is levied as per the prevailing rate of Goods and Services Tax (GST).

d) Due Date

All Charges are due immediately upon receipt of monthly Statement of Account, payable by due date given on the statement. In the event of non-receipt of monthly statement, the Cardmember is required to make full payment of the Charges within 21 days of incurring the Charge on basis of the Cardmember's copy of the Record of Charges (ROC), or earlier, if requested by American Express.

Indicative Example: For a monthly statement dated January 13, 2013, the total amount payable by the due date is ₹1,20,000. Then the Cardmember is required to pay the full amount of ₹1,20,000 on or before the payment due date.

e) Finance Charges

As per the product, Cardmembers are not allowed to revolve on the overdue balance on their Card by payment of Finance Charges. Cardmembers are expected to make the payment for the total amount on the due date or within 21 days of incurring the Charge.

f) Overdue Interest Charges

There are no Overdue Interest Charges applicable for the Platinum Corporate Card.

g) Charges in case of default - Delinquency Fee

Delinquency Fee is levied at the rate of 3.5% on the unpaid balance (with a minimum monthly Delinquency Fee of ₹100). Delinquency Fee is levied if American Express does not receive payment in full of the Charges shown on the monthly statement by the payment due date. Unpaid Delinquency Fee will itself be treated as overdue amount and will be further subject to Delinquency Fee.

Sample Illustration - A Cardmember has a total amount due of ₹1,20,000 payable by due date. If the Cardmember does not pay this full amount by the Due Date, the Delinquency Fee that will appear in the next month's statement will be calculated as: $3.5\% \times 1,20,000 = ₹4,200$. Thus the Cardmember would be charged ₹4,200, which is the Delinquency Fee payable.

Assuming that the total outstanding ($₹1,24,200 = ₹1,20,000 + ₹4,200$) is still not paid on the next due date, the entire amount of ₹1,24,200 will attract the Delinquency Fee and this would appear in the next month's Statement of Account. This Delinquency Fee would again be calculated as: $3.5\% \times 1,24,200 = ₹4,347$.

Please note that the delinquency fee stated in the example above is exclusive of Goods and Services Tax (GST). Goods and Services Tax (GST) will be billed on the Delinquency Fee charged as per applicable rates.

2. DRAWAL LIMITS

a) Credit Limit and b) Available Credit Limit

Corporate Cardmembers are required to check the spending limits with their Company. American Express reserves the absolute right to deny authorization for any requested charge.

The Corporate Cardmembers can call up the Helpline to understand the amounts they may spend on the Card.

c) Cash Withdrawal Limit

Cardmembers may be allowed to use the Card to access cash from select ATMs in India or overseas, subject to authorization from the Company. Corporate Cardmembers may access cash up to INR equivalent to USD 1000, every 15 days or as specified as per company limits. Please note that the finance charges on cash advances are levied from the very next day.

3. BILLING AND PAYMENTS

a) Billing Statement (Statement of Account) - Periodicity and Mode of Sending

A monthly statement will be sent to Corporate Cardmembers or the Corporate through courier or regular post or through e-mail notification for each billing period during which there is any activity or a balance outstanding on the Card Account(s). However, there may be no statement generated for the period in which there has been no outstanding due and no transaction on the Account in the past month. Non-receipt of the statement for any reasons whatsoever is not a valid reason for non-payment of the payment due. Should the Cardmember not receive the statement within 10 days from the date of his/her usual statement date then the Cardmember must call American Express to check the amount payable. Cardmembers can also view their statements online by logging on to www.americanexpress.co.in and registering for an American Express Online Account.

b) Amount Payable/Due Date

Corporate Cardmembers are required to pay the full amount as shown in the Statement of Account, by the payment due date. If they fail to do so, charges will be levied as per Section 1 (g). Payments are acknowledged in the subsequent statements.

c) Method/Mode of Payment

Cardmembers have to remit the payment, in Indian Rupees, by the due date. Payment to the Card Account can be remitted by any of these convenient methods:

- **National Electronic Funds Transfer (NEFT)** - Settle your American Express Card bill payments online the very next day from any bank through National Electronic Funds Transfer (NEFT). Make sure to fill in the following details while registering your Card as a Payee.

Payee Name : **American Express**
 Payee Account No. : **37XXXXXXXXXXXX**
 (XX represents the last 13 digits of your Card number)
 Bank Name : **Standard Chartered Bank**
 Payee Account Type : **Current**
 IFSC Code : **SCBL0036020**
 Branch Address : **Standard Chartered Bank, Narain Manzil, 23 Barakhamba Road, New Delhi -110001**

In case you are making a payment via Standard Chartered Online Banking the IFSC Code is not required. You may simply select the option 'Transfer to another SCB bank account' to process the payment.

Simply initiate your funds transfer before 3 p.m. on weekdays* and by 10 a.m. on weekends** for next day credit to your American Express Card excluding Sunday and public holidays. Also make sure to put in the correct Card number to avoid a transaction failure.

*Subject to timely processing by your bank.

**A reference to weekends includes working days falling on either a Saturday or Sunday of any given week as notified by Reserve bank of India or by any other relevant authority. A Weekend however does not include any holiday as notified by the bank or by the relevant authority.

- **Direct Debit** - You may also enrol for direct debit each month from your Bank Account and credit the Card Account through the National Automated Clearing House (Debit) introduced by the National Payments Corporation of India (NPCI).
- **Online** - Pay your Card bill, online anywhere anytime in three simple steps. Just log on to www.americanexpress.co.in and click on 'Pay your bill now'. Fill in your Card details and the Bank Account from which you would like to make the payment.
- **Crossed Cheque/Draft** - Please make your crossed cheque/draft payable to AEBC Card No. 37XX XXXXXXXXXXXX. Please mention your name and contact number on the reverse of the cheque and mail it to:
 American Express Banking Corp.,
 Cyber City Tower C, DLF Bldg. No. 8,
 Sector - 25, DLF City Ph II,
 Gurgaon - 122002
 The cheque/draft should preferably be dropped in an American Express drop box at least 4 working days prior to the payment due date to ensure timely credit to your card account and avoid levy of penal charges.
 Please note that RBI vide its directive DPSS(Che)/ 569 /01.02.003/2017-18 dated June 21, 2018 has reduced the frequency of the clearing sessions of cheques that are not compliant with CTS-2010 standard. The frequency of the separate session for clearing of such non-compliant cheques in the three CTS Grid centres, will be reduced to once a month from September 1, 2018 (second Wednesday of the month, beginning September 12th) and will be discontinued from December 31, 2018. Therefore, in case if you make payments to your card accounts through cheques that are not compliant with CTS-2010 standard, its realization may get delayed and which may result in levying of Delinquency Fee/Interest charges. We encourage you to make payments to your card accounts through CTS-2010 standard compliant cheques to ensure timely processing of payments.
 Payments received against the Cardmember's Card outstanding will be adjusted against all the taxes, fees and other charges, interest charges, cash advances and purchases in that order.

d) Billing Disputes Resolution

Any discrepancies on the monthly statement of the Corporate Card Account must be informed to American Express by calling the 24 hours Platinum Corporate Card Services Helpline or submitted to American Express in writing within 60 days of the date of statement. American Express would take reasonable steps to assist the Cardmember by providing information in relation to charges to the Card Account. If the Cardmember does not notify American Express of an error or omission in the statement within 60 days of the date of statement, the statement will be conclusively settled to be complete and correct except for any amount, which has been improperly credited to the Account.

e) Contact Details of Our 24 Hours Platinum Corporate Card Services Helpline

Should the Cardmember require any assistance, the 24 hours Platinum Corporate Card Services Helpline of American Express can be contacted at these numbers: 1800-419-1092 (Toll-free) or +91-124-280-1092.

f) Grievances Redressal Escalation - Contact Particulars of Officers to be Contacted

If the Corporate/Cardmember query is unresolved, the Cardmember can address the grievance to the company's Relationship Manager or to

<p>First Escalation: Ms. Shilpi Rehani/ Ms. Pooja Dubey Executive Correspondence Unit, American Express Banking Corp., Cyber City, Tower C, DLF Bldg. No. 8, Sector - 25, DLF City Phase - II, Gurgaon - 122002 Haryana Phone No.: 0124-3362044/0124-3362172 E-mail: manager-customerservicesindia@aexp.com</p>	<p>Second Escalation Mr. Ashish Pandey Head of Grievance Redressal, American Express Banking Corp. Cyber City, Tower C, DLF Bldg. No. 8, Sector-25, DLF City Phase-II, Gurgaon-122002, Haryana E-mail: head-customerservicesindia@aexp.com</p>
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If you are not satisfied with the response or if you have not received a response from us within a month, you may approach the Banking Ombudsman for redressal. Please visit www.rbi.org.in for details.

g) Complete Postal Address of the Card Issuer

American Express Banking Corp.,
 Cyber City, Tower C, DLF Bldg. No.8, Sector 25,
 DLF City Ph II, Gurgaon - 122002, Haryana, India

h) Toll-Free Number for Platinum Corporate Card Services Helpline

American Express Platinum Corporate Card Services Helpline Toll-free number is 1800-419-1092.

i) Charges Made in Foreign Currency

If your Company allows the Corporate Cardmembers to use the Corporate Card during their travel overseas and the Corporate Cardmember uses his Corporate Card during his travel overseas or for any transactions involving foreign exchange, the Cardmember agrees to comply with all the prevalent Exchange Control rules, regulations, guidelines and amendments thereto issued by the Reserve Bank of India ("RBI") from time to time relating to Foreign Travel and utilisation of Foreign Exchange by Corporate Cardmembers and the Terms and Conditions contained in any special/general approval given by the RBI to the Company. The Corporate Card is a globally valid Card and is not valid for payments in foreign exchange at merchant locations in Nepal and Bhutan and such payments will be charged in Indian Rupees to the Cardmembers.

All Foreign Currency Charges and Cash Withdrawals shall be converted into Indian Rupees on the date overseas American Express treasury system processes the Charge. Non-U.S. Dollar Charges shall be converted through U.S. Dollars, by converting the Charge amount into U.S. Dollars and then

by converting that U.S. Dollars amount into Indian Rupees. U.S. Dollar Charges shall be converted directly into Indian Rupees. Unless a specific rate is required by law, you understand and agree that the overseas American Express treasury system shall use conversion rates based on interbank rates selected by it from customary industry sources on the business day prior to the processing date, increased by a foreign currency conversion mark up of 3.5%. Any Charges converted by third parties prior to being submitted to AEBC shall be at rates selected by them.

For more details, please refer to: <https://www.americanexpress.com/content/dam/amex/in/legal/notice-board/General-overview-of-limits-on-Foreign-Exchange-Transactions.pdf>

j) Contactless Payments

With effect from March 6, 2017 card issued on your Account may be equipped to enable contactless payments. Payment through the contactless mode is allowed for a limit of maximum INR 2,000 for a single transaction. For a contactless transaction PIN is not required. Any transaction amount more than INR 2,000 has to be carried out through a contact transaction (Dip or Swipe) and entering the PIN or Signing. You can also choose to do a contact transaction (Dip or Swipe) with PIN or Signature for transactions amount below INR 2,000.

I understand that the American Express Card issued to me will be enabled for Contactless Payments, and have understood the technology, its use and associated risks with using such contactless cards. All my transactions will be protected under the Fraud Protection Guarantee offered by American Express.

f) Transaction Alerts

Cardmembers understand that the transaction alert SMS sent to them might have a truncated name (first 12 characters only) of the Merchant establishment. They may refer to the corresponding email (if registered) / statement of account for the complete merchant name.

4. DEFAULT AND CIRCUMSTANCES

a) Procedure (including notice period) for reporting a Cardholder as defaulter

A Platinum Corporate Card Account would be overdue or in default due to one or more of the following circumstances:

- Cheque / NACH / NEFT payments that are not honoured for the full amount
- Failure to pay the full amount by the Due Date (as on the Statement of Account)
- If any statement made by the Cardmember to American Express in connection with his Platinum Corporate Card was false or misleading
- For failure to comply with the Terms & Conditions of the Platinum Corporate Card
- If a petition for Cardmember's bankruptcy is issued or if any attempt is made by any other creditor to seize any of his property
- If Corporate Cardmember's Account is in default, American Express requires him/her to pay immediately all sums outstanding on his/her Account and American Express reserves the right to cancel the Card. Corporate Cardmember Account rolling into 90 days past due as indicated in the last unpaid billing statement are reported as defaulters. The Cardmember's name will be advised to the credit bureau in compliance with the statutory and regulatory requirements.

b) Procedure for withdrawal of default updating bureau report and the period within which the default report would be withdrawn report would be refreshed after settlement of dues

Any refresh / updation of data on receipt of payment towards overdue Card Accounts will reflect in Credit Information Companies as authorised by Reserve Bank of India within a period of 45 days from the date of receipt of payment by the Bank.

c) Recovery procedure in case of default/account overdue

Bank uses the following follow-up and recovery channels in case of default:

- **SMS:** Messages might be sent on the mobile phone number provided by the Cardmember reminding him of his missed payment
- **Letters:** Letter might be sent at the mailing address provided by the Cardmember to inform him on his overdue amount, payment due dates and the subsequent Delinquency Fee levied as well as the consequences of non-payment
- **Telephone:** Cardmember might be contacted at office and residence telephone numbers to check the status of payments and to inform about the overdue amount
- **Field visitation:** Visit by an Authorized Recovery Personnel appointed by the Bank would be done at the contact address of the Cardmember. The Recovery Personnel would advise the Cardmember for regularizing overdue Account and would also address any issues/concerns that the Cardmember may have on his Card Account
- **Legal Recourse:** Legal recourse might be resorted to at the sole discretion of American Express in the event of Cardmember's default.

d) Recovery of dues in case of death/permanent incapacitation of Cardmember

In case of death of a Corporate Cardmember, the Company is required to regularize the Corporate Card Account.

For Corporate Cardmembers on an Individual Liability set-up, a letter and telephone follow-up will be done with the next of the deceased, informing them about the deceased Platinum Corporate Cardmembers' outstanding amount and advising them to regularize the Account.

e) Available Insurance cover for Cardmember and activation of policy

As an American Express Platinum Corporate Cardmember you are automatically entitled to complimentary Business Travel Accident Insurance and Overseas Medical Insurance when you charge scheduled common carrier travel tickets to the Corporate Card. The insurance cover is provided by Bharti AXA General Insurance Company Limited and is subject to the Terms & Conditions of cover.

The Cardmember is requested to settle insurance claims directly with Bharti AXA General Insurance Company Limited.

Cardmembers needs to fill up the nomination form to appoint nominees for this insurance cover. It is the responsibility of the Cardmember to file with the insurance company the duly filled nomination form as applicable. The nomination form is provided along with the welcome pack. Please call us in case you require a copy of the insurance nomination form.

Exclusions & limitations apply. For more information, please get in touch with us or log on to americanexpress.co.in/corporateplatinum to obtain a copy of the Master Policy.

Date of Activation of Policy

On enrolment, the Cardmember becomes automatically eligible for the insurance benefits, subject to timely payment of Annual Fee. These benefits remain as long as the Card Account remains valid.

Business Travel Accident Insurance

Travel Insurance- Only Applicable if tickets booked on American Express Corporate Platinum Card			
Cover	Geographical Scope	Sum Insured	Deductibles
Common Carrier	World Wide Cover	INR 50,000,000	NIL
Accidental Death	World Wide Cover	INR 3,000,000	NIL
Permanent Total Disablement (PTD)	World Wide Cover	INR 3,000,000	NIL
Total loss of checked baggage	Limited to Overseas Cover	USD 1,500	NIL
Delay of checked baggage	Limited to Overseas Cover	USD 750	6 HRS

Loss of Passport and Documents	Limited to Overseas Cover	USD 350	NIL
Missed Connection	Limited to Overseas Cover	USD 1,500	3 HRS

Overseas Medical Insurance

Overseas Medical Insurance - Applicable for valid American Express Corporate Platinum Card			
Cover	Geographical Scope	Sum Insured	Deductibles
Emergency Medical Expenses	Limited to Overseas Cover	USD 50,000	USD 100
Emergency Medical Evacuation	Limited to Overseas Cover	USD 50,000	NIL
Repatriation of Mortal Remains	Limited to Overseas Cover	USD 5,000	NIL
Daily Allowance in case of Hospitalization	Limited to Overseas Cover	USD 30 per day upto USD 300	NIL
Dental Treatment Expenses	Limited to Overseas Cover	USD 150	USD 50
Personal Liability	Limited to Overseas Cover	USD 100,000	NIL

5. TERMINATION/REVOCAION OF CORPORATE CARDMEMBERSHIP

Procedure for surrender of the Corporate Card - Due Notice

For the termination/revocation of the Corporate Cardmembership, the Authorised Signatory of the Company is required to notify American Express of its decision to cancel the Platinum Corporate Card. All your outstanding amounts will immediately become due. All your outstanding amounts will immediately become due. The termination of Corporate Card will only be effective when American Express receives the payment of all amounts outstanding in respect of the Account.

6. LOSS/THEFT/MISUSE OF CARD

a) Procedure to be followed in case of loss/theft/misuse of Card - mode of intimation to Card issuer

Cardmember must notify American Express immediately if the Corporate Card is lost, stolen or not received when due or if suspected that the Card is being used without his/her permission. Cardmembers can call the 24 hour Helpline phone numbers [refer to 3(h)] to inform about this loss or theft.

American Express would immediately block the usage of the lost/stolen Card, and issue a Replacement Card in lieu of that. If the lost Card is subsequently retrieved, it must not be used. The Replacement Card and subsequent renewals of it must be used instead. The retrieval of the original Card must immediately be reported to American Express and it must be cut in half and the pieces returned to American Express.

b) Liability of Cardmember in case of (a) above

- i) Provided that the Card member has acted in good faith, his liability to American Express arising out of any unauthorized use of the Credit Card shall be nil if American Express receives the report within 3 working days of the fraud. If the fraud is reported beyond 3 working days then the maximum liability of the customer will be limited to INR 1000.
- ii) The security features adopted and implemented by American Express are of international standards robust enough to protect and safeguard Cardmember data from unauthorized access, and are currently a substitute to PCI DSS Certification mandated by RBI. American Express shall however bear the fraud losses for any suffered by the Cardmembers arising out of American Express not obtaining the PCI DSS Certification.
- iii) American Express provides customers with Chip & Pin cards and all the cards have a fallback facility in instances where the PoS is unable to read the Chip /Pin or it is an emergency card replacement.

Provided that the Cardmember has acted in good faith, American Express will bear the full liability for any fraudulent transactions relating to the aforesaid fallback facility.

7. OUTSOURCING OF FINANCIAL SERVICES

The Bank may outsource/assign activities (including the sales, marketing, servicing etc. of its products) to any service provider, whether located in India or overseas and whether to any of the Banks' affiliates or a third party, at its sole discretion, in accordance with the applicable guidelines of the Reserve Bank of India (RBI). The Bank reserves the right to provide details of Cardmember's account to such service providers for the purpose of availing outsourced services of any nature by the Bank, in accordance with its data privacy policy

8. DISCLOSURE TO CREDIT BUREAUS

The Cardmember acknowledges that, as per extant business practices the Bank is authorized to disclose from time to time any information relating to the Credit Card(s)/Charge Card(s), to Credit Information Companies as authorised by Reserve Bank of India without any additional notice to the Cardmember. American Express informs the Cardmember that the Bank shall be reporting data (positive or negative) relating to his account from time to time to Credit Information Companies as authorised by Reserve Bank of India in accordance with the Credit Information Companies (Regulation) Act 2005. American Express will also share the Cardmember information with its group/associate/entities or companies when American Express have tie-up arrangements for providing other financial service products, until and unless clearly stated otherwise by the Cardmember.

The privacy of information providers is of utmost importance to American Express. We are committed to adhering to the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules 2011 (the "Indian Privacy Rules").

Our Data Privacy Principles explain the way American Express and its employees, partners and vendors will collect, use, store, share, transmit, delete or otherwise process (collectively "process") Personal Information in India in accordance with its Data Protection & Privacy Principles.

Please refer to our Data Privacy Principles on our website <https://www.americanexpress.com/in/content/privacy-statement.html> to know how we collect, process & store the information.

In addition to the above, please refer to the Cardmember Agreement sent to you along with your Corporate Card for detailed terms and conditions of the American Express Platinum Corporate Card.



www.americanexpress.co.in

American Express Corporate Cardmember Helpline Number

All-India Toll-Free 1800-419-1222 or +91-124-280-1222

American Express Banking Corp.

Cyber City, Tower C, DLF Bldg. No. 8, Sector - 25, DLF City Phase II, Gurgaon - 122002, Haryana

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