



Terms & Conditions – EasyTagPay

1. Introduction

These Terms & Conditions (“Terms”) govern the access and use of EasyTagPay (“Platform” / “Service”), a product owned and operated by Machpay Fintech LLP (“Company”, “we”, “us”, or “our”).

By accessing or using EasyTagPay, you (“User”, “you”, “your”) agree to be bound by these Terms. If you do not agree, you must discontinue use immediately.

The Platform facilitates digital payments, tag-based transactions, and related financial services in compliance with applicable Indian laws and regulations.

2. Eligibility

To use EasyTagPay, you must:

- Be at least 18 years of age and legally capable of entering into binding contracts.
- Provide accurate personal and financial details as required for account registration.
- Complete mandatory Know Your Customer (KYC) verification, wherever applicable, in accordance with RBI and regulatory guidelines.

We reserve the right to deny or terminate access if eligibility criteria are not met.

3. Services Offered

EasyTagPay may provide, but is not limited to, the following services:

- Digital wallet services for loading and utilizing balance.
- Payment solutions including FASTag / EasyTag linked payments.
- Utility bill payments, recharges, and merchant transactions.
- Fund transfers to linked accounts as per permitted guidelines.
- Value-added services (rewards, cashback, loyalty programs) introduced periodically.

The Company reserves the right to add, modify, or discontinue services at its discretion.

4. User Obligations

By using EasyTagPay, you agree to:

- Provide true, accurate, and up-to-date information.
- Maintain confidentiality of login credentials and notify us of unauthorized access.
- Use the Platform solely for lawful and personal purposes.
- Refrain from using EasyTagPay for prohibited activities such as money laundering, terrorism financing, fraudulent transactions, or violation of RBI/Indian laws.

Any breach may result in immediate suspension or termination of services.



5. Fees & Charges

- Applicable fees, charges, and taxes (including GST) will be communicated before completing a transaction.
- Charges are subject to change and will be updated on the Platform.
- The User shall be responsible for any fees imposed by banks, telecom providers, or third parties.

6. Refunds & Cancellations

- Transactions once successfully completed may not be reversed.
- Refunds, if applicable, are subject to merchant/service provider policies and timelines.
- The Company will not be responsible for delays caused by banks, payment networks, or external systems.

7. Compliance with Laws

- EasyTagPay operates under the framework of applicable Reserve Bank of India (RBI) guidelines and other financial regulations.
- Users agree to comply with Prevention of Money Laundering Act (PMLA), KYC/AML guidelines, and any other legal obligations.
- The Company reserves the right to share user data with regulators, law enforcement agencies, or financial institutions when required by law.

8. Data Privacy & Security

- Your personal and transactional information is collected, stored, and processed as per our Privacy Policy.
- We implement industry-standard encryption and security practices to protect data.
- Users must acknowledge that despite best efforts, no online platform is fully immune to risks, and the Company shall not be liable for damages beyond its control.

9. Intellectual Property

- All trademarks, logos, software, and content on EasyTagPay are the property of Machpay Fintech LLP.
- Users are prohibited from copying, distributing, or reverse-engineering any part of the Platform without prior written approval.

10. Limitation of Liability

- The Company shall not be liable for indirect, incidental, or consequential damages resulting from use of the Platform.
- We are not responsible for issues caused by third-party service providers such as banks, networks, or merchants.
- Our liability, if any, shall be limited to the transaction value or service fee paid by the User, whichever is lower.

11. Termination & Suspension

The Company may suspend or terminate access to EasyTagPay if:

- Fraudulent, illegal, or suspicious activity is detected.
- The User violates these Terms or regulatory guidelines.
- Continuation of service becomes commercially unviable or restricted by law.

12. Governing Law & Jurisdiction

These Terms shall be governed by the laws of India. Any disputes shall fall under the exclusive jurisdiction of the courts located in [Insert City, India].

13. Modifications to Terms

Machpay Fintech LLP reserves the right to update or revise these Terms at any time. Changes will be posted on the Platform, and continued use constitutes acceptance of the revised Terms.

