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Issuer reserves the right to void the Gift Card if the Zepto suspects that the Gift Card was obtained or used fraudulently, unlawfully or otherwise in violation of this Agreement. In such cases, the funds shall be credited back to the same source from where these were received Zepto may modify any of this Agreement’s terms and conditions at any time. Redemption of the Gift Card is also subject to the Terms Of Use governing your Zepto account. You agree and understand that Gift Cards are a pre-paid payment instrument subjected to regulations by the RBI under the RBI guidelines. Issuer may be required to share KYC details of the purchaser/ redeemer of the Gift Card and/or any other information with relation to the purchase of the Gift Cards and/or transaction undertaken using the Gift Card with RBI or such statutory authorities. Zepto may contact the purchaser/redeemer of the Gift Card for any such information. In the event that the beneficiary/know your customer (“KYC”) details as per RBI guidelines are found to be incorrect/insufficient, Issuer retains the right to block/cancel the Gift Card issued. If the order value exceeds the Gift Card amount, the balance must be paid by Credit Card/Debit Card/Internet Banking/UPI or other valid payment options. If the order value is less than the amount of the Gift Card, the outstanding balance (after deduction of order value) can be used for subsequent transactions subject to validity of the Gift Card. The value of each Gift Card shall not exceed INR 10000 (Rupees Ten Thousand only) and the aggregated value of all such Gift Cards per user per month shall not exceed INR 500000 (Rupees Five Lacs Only). The Users may not be able to utilise the Gift Card for certain products including tobacco, precious metals and such other products or categories as may be determined by Zepto and/or its sellers from time to time. The Users are requested to check the Zepto Platform at all times before completing their purchases. Similarly Zepto may place purchase or redemption restrictions on certain Users or User cohorts for Zepto Platform safety and integrity. If any term of this Agreement is deemed to be invalid, void or for any reason unenforceable, such term shall be deemed severable and will not affect the validity and enforceability of any remaining terms of this Agreement. For customer service, please contact or visit support@zeptonow.com Every holder of Gift Cards shall be

required to add Gift Card into their Zepto User Account as a pre-requisite to the redemption of the Gift Cards. This will entitle such holder to redeem the value against products and services on the Zepto Platform. Zepto shall honour and consider requests for blocking of Gift Cards only from users who have registered in accordance with the terms above. Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects. This Agreement shall be exclusively governed by and construed in accordance with the laws of India, excluding its rules on conflicts of laws. To the extent permitted by law, any claim, dispute, or controversy (“Claim”) arising out of or relating in any way to: i) this Agreement; ii) the Gift Card; iii) your acquisition of the Gift Card; iv) your redemption of the Gift Card for use, or attempted use, within the Zepto app; v) the amount of available funds on the Gift Card; or vi) advertisements, promotions or oral or written statements related to the Gift Card; no matter how described, pleaded or styled, shall be subject to the laws of India and the courts in Bangalore shall have exclusive jurisdiction. This governing law and jurisdiction provision shall survive: i) the termination of this Agreement; ii) the bankruptcy of any party; or iii) any transfer, sale or assignment of the Gift Card, or any amounts owed on the Gift Card, to any other person or entity. If any portion of this provision is deemed invalid or unenforceable, the remaining portions shall remain in force. E-Gift Cards are usually delivered instantly but may be delayed up to 24 hours. No returns and no refunds on gift cards, E- gift cards and gift vouchers.