



## **TERMS AND CONDITIONS FOR ELECTRONIC BANKING FACILITIES**

1. Electronic Banking Service is exclusively for personal use. It is not transferable. It should not be used for any purpose other than the transactions designated by the Bank.
2. The customer should keep the User ID / Password / Personal Identification Number (PIN) strictly confidential and undertake not to reveal such number to any person at any time under any circumstances.
3. The customer should keep the Bank informed immediately upon becoming aware that the User ID / Password / Personal Identification Number (PIN) has fallen into the hands of any unauthorized party.
4. The customer should accept full responsibility for all transactions processed from the use of Electronic Banking Facilities offered by the Bank.
5. The Bank has the authority to debit the account with the amount of any Withdrawal / Transfer / Payment made by the use of Electronic Banking Facilities with the use of the User ID / Password / Personal Identification Number (PIN), with or without the knowledge of the customer.
6. Further, the Bank has the authority to debit the account with all charges that the Bank may charge for using Electronic Banking Facilities, and also with any other liabilities inclusive of legal fees or other statutory charges, if any, relating to the use of Electronic Banking Facilities.
7. The Bank is not bound to carry out the instructions given through Electronic Banking Facilities, if the Bank at its sole discretion believes that such instructions do not emanate from the customer.
8. The Bank will not be liable, responsible or accountable in anyway whatsoever arising by any malfunction or failure of the Electronic Banking Facilities or on the failure or delay on the Bank to act on instructions given via this medium.
9. At no time should the customer use or attempt to use the Electronic Banking Facilities to execute transfer of funds, unless sufficient funds are available in the account. The Bank is under no obligation to honor any payment instructions unless there are sufficient funds in designated account/s at the time of receiving such payment instructions.
10. If the account is a Joint Account, the parties will be jointly liable for all transactions arising from the use of the Electronic Banking Facility.
11. The customer shall accept the Bank's record of transactions as conclusive and binding for all purposes.
12. The Bank shall not be responsible for any loss or damage incurred or suffered by the customer as a result of non-acceptance of instructions given on Electronic Banking Facility.
13. The Bank shall at any time be entitled to amend, supplement or vary any of these terms and conditions and fees applicable at its absolute discretion with or without notice to the customer and such amendment, supplement or variation shall be binding on the customer.
14. The use of Electronic Banking Facilities shall be subject to the Bank's prevailing rules and regulations.
15. The Bank shall have the full discretion to cancel, withdraw or renew any Electronic Banking Facility extended to the customer without prior notice or any reasons given.

**e-Banking Department**