

## **1. SMS Banking Facility**

### **Pull Request Facility**

Under Pull request facility following facilities will be provided by the Bank

- i. Balance Request
- ii. Last 3 transactions request

### **SMS Banking Alert – Push facility**

The last updated mobile number in the records of the Bank would be used to send the Alerts. At present following alerts are available.

- i. Transaction Alerts ( Above Rs. 5000/-)
- ii. Cheque Return Alerts
- iii. Term Deposit Maturity Alerts
- iv. Overdrawn Account
- v. Standing Instruction Alert

The Alerts will be available to the Customer only if the Customer is within the Cellular service range of the particular cellular service provider or within such area, which forms part of the roaming network of such cellular service provider providing services to the customer.

Alert shall be available only when the system of the Bank is up.

The Customer acknowledges that to receive alerts, his mobile phone number must be active and accessible and if the customer's mobile phone number is inaccessible or inactive continuously the Customer may not receive the Alert message sent by the Bank.

The customer acknowledges that the SMS Banking Alert Facility is dependent on the infrastructure, connectivity and services provided by the service providers engaged by the Bank. The Customer accepts that the timelines, accuracy, and readability of Alerts sent by the Bank will depend on factors affecting other service providers engaged by the Bank.

The customers agrees no to hold the Bank, its directors, its officers, its employees and agents liable for any loss, liability or expenses arising out of or in any way connected with the usage of the our SMS Banking services. Further the information received through SMS to the customer shall not be legally binding for the Bank unless confirmed in writing by the Bank. Bank shall not be sued for any information passed on to the customer through this facility.

The customer is bound by all other terms and conditions of the Bank pertaining to our SMS banking .

## **2. Customer Responsibility / Liability**

- a. The customer is responsible for the accuracy of any information provided by the customer in his / her application for availing the facilities or through SMS Banking .
- b. In case the Customer Observes any error in the information provided by the Bank through these facilities, the Customer shall inform the Bank immediately. The Bank will make the best possible efforts to rectify the error as soon as possible.
- c. The Customer shall be solely responsible for protecting his Mobile phone Number.
- d. The Customer agrees that the account / details provided by the Bank through these facilities shall be prepared by electronic means and the Bank shall not be responsible for any incorrect information.
- e. The Customer is responsible for intimating to the bank any change in his phone number / SIM card/ account details and the Bank will not be liable for any error in sending Alerts or any other information over the Customer's Mobile Phone Number.
- f. The Customer shall immediately inform the Bank , in writing, to suspend his service, if his Mobile Phone is lost or has been allotted to another person.