

THE BAVLA NAGRIK SAHAKARI BANK LTD

Mobile Banking Service

I/We have read the terms and conditions prescribed by the Bank for offering Mobile Banking Services to its customers and unconditionally accept them. I/We am/are also aware that Bank is entitled to modify the terms and conditions without any notice and posting them on the Bank's website would constitute appropriate notice. I agree that the transactions executed while using Mobile Banking Services under my User ID and MPIN will be binding on me/ all the joint account holders.

All customers using Mobile Banking service is hereby to abide by the rules and terms specified in this document. Customers are eligible to use all the services provided by the Bank.

I/We agree

- (1) TO Download the Mobile Banking application from play store and app store of the Mobile OS vendor.
- (2) The transaction initiated through Mobile banking application are irrevocable; Bank shall not entertain any request for revocation of transaction or stop payment request for transaction initiated through mobile banking as the transactions are completely instantaneous and are incapable of being reversed.
- (3) Not to use Mobile Banking channel for transfer of funds for illegal activities.
- (4) To be responsible for the safe custody and security of Mobile Banking Application downloaded on our mobile phones and immediately inform the bank about loss or theft of mobile phone for disabling of Mobile Banking Service to prevent unauthorized usage.
- (5) To NOT share the login password and MPIN/TPIN with anyone including Bank's staff / Associate / Representative.
- (6) To operate within the maximum transaction limit(s) permitted by the bank for mobile banking.
- (7) To accept transaction limit changes at any time as deemed necessary by bank.
- (8) To be responsible for any loss caused at any time as deemed necessary by bank.
- (9) To accept all changes/Modifications/Additions/Removals of any of the extant terms and conditions governing Mobile Banking service.

Disclaimer:

The customer shall ensure that the Mobile banking application is compatible with his/her mobile phones / handset. The customer shall be responsible for damage or loss, if any, caused by downloading of the mobile banking software in his/her mobile phone. The customer shall be solely responsible/liable for keeping Login password and MPIN/TPIN confidential to prevent unauthorized access/use of his/her mobile banking facility by an any third party. Any payment effected by the bank to a beneficiary based on the information received by the bank from the customers mobile number registered in the Bank's record for mobile banking facility, shall be binding on the customer and he/she shall alone be solely responsible/liable for any loss, claim, liability arising therefrom and or incidental thereto.

Declaration:

I/WE affirm, confirm and undertake that I/WE have read and understood the terms and conditions for usage of The Bavla Nagarik Sahakari Bank Ltd. Mobile banking is governed by the terms and condition of mobile banking which are available on the website, We have read and understood the same and hereby expressly accept and agree to abide by them. All my/our rights and liabilities shall be governed by said terms and conditions my/our act of accessing the mobile service, I/We further agree to adhere to and comply with all the rules/regulations/practices prescribed by the telecom authority / regulatory authority / banking authority / Government of INDIA / local / state government etc. For Mobile banking operations & associated banking activities. I/We thereby agree to be subject to and comply with all the provisions of the terms and conditions which are incorporated by reference herein and deemed to be part of this application form to the same extent as if such provisions have been expressly set forth in full herein. I/We agree that the bank shall not be held liable and shall be absolved from all liabilities whatsoever for loss caused to the customer arising out of, any reasons beyond the control of the bank or if, the bank is unable to receive or execute any of the requests from the Customer or there is loss of information during the process of transmission of information, or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the bank including technology failure of network of any service provider and/or the Bank's system and/or any breakdown,interruption,suspension or failure of the telecommunication equipment of the customer or the bank.

Mobile Banking Authorized User's Signature:

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(First A/C Holder)

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(Second A/C Holder)

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(Third A/C Holder)