

Terms & Conditions

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Privacy Policy

Please review our Privacy Policy, which also governs your visit to BOLT Bank,, to fully understand our practices.

Electronic Communication

When you BOLT Bank, or send e-mails to us, you are communicating with us electronically. By communicating with us, you consent to receive communication from us electronically. We will communicate with you by email or by posting notices on our website. You agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy the legal requirement that such communication be in writing.

Prices

All prices posted on this website are subject to change without notice. Prices prevailing at commencement of placing the order will apply. Posted prices do not include convenience fee. In case there are any additional charges or taxes the same are as mentioned on the website.

Payment

Online Payment: Card payment and Net Banking Payment via BillDesk Payment Gateway can be done at Online Payment link on Make Payment page.

Refund

Refund Refunds initiated will be credited to the account/card from where the transaction had initiated.

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The user shall not use any metatags or any other 'hidden text' utilizing Bank's name or trademarks without the express written consent of BOLT Bank. Any such unauthorized use shall have the effect of termination the permission or license granted hereunder by BOLT Bank

Reviews, Comments, Communications, and other content**Nature of content:**

Visitors to www.bankofmaharashtra.in may post content and other communications; and submit suggestions, ideas, comments, questions or other information, as long as the content is not illegal(i.e it should not barred by any statute or notification/order of the Government/local body etc which has the force/effect as a statutory direction) , obscene, threatening, defamatory, invasive of privacy, infringing of intellectual property rights or otherwise injurious to third party or objectionable in nature and does not consist of or contains software virus, political campaigning, commercial solicitation, mass mailing or any form of spam.

False information:

The user is bound not to:

- use false email address,
- impersonate any person or entity,
- or otherwise mislead as to the origin of a card or other content. BOLT Bank reserves the right (but not the obligation) to remove or edit such content although it may not regularly review posted contents.

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Right Owned:

User represents and warrants:

- that user own all the rights or otherwise or control all of the rights to the content that the user posts;
- that the content is accurate;
- that the use of the content does not violate Privacy policy and will not cause injury to any person or entity and
- that the user will indemnify & keep indemnified BOLT Bank for all claims resulting from the content the user supply;
- that BOLT Bank has the right but not the obligation to monitor and edit or remove any activity or content;
- that BOLT Bank takes no responsibility and assumes no liability for any content posted by a user or any third party.

It made clear that the onus/responsibility as to the correctness or otherwise of the contents of any post made by any person on www.bankofmaharashtra.in is solely that of the person posting the same and BOLT Bank assures no responsibility/ liability for the same in any manner whatsoever.

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OBJECTIVE

The Objective of this Policy is to ensure privacy of the information about its' customers received / obtained by the bank in any form – electronic and / or otherwise.

SCOPE

The policy covers information received / obtained by the bank about customers in electronic as well as any other forms like paper etc. The policy also covers information received / obtained by the Bank through other sources like received from other Banks during the normal course of business such as Confidential Reports / Statement of account etc.

This policy covers information handling infrastructure like the Hardware, applications, Databases, Operating Systems, Network Assets, any electronic/non electronic device and oral information sharing.

This Policy sets out the basis on which information received / obtained by the bank is processed by the Bank Privacy policy.

DESCRIPTION

As a part of Bank's commitment to the customers and regulatory requirements, it shall be ensured that privacy of the information received about the customers is maintained which means that it is used properly and kept securely.

Definitions

- Customer – For the definition, please refer to the KYC Policy of the Bank.
- “Personal information” means any information that relates to The Bank’s Customers, which either directly or indirectly, in combination with other information available or likely to be available with the Bank, and is capable of identifying such Customer. Personal Information may include Customer’s name, age, gender, contact details, email addresses, passport number, Income, PAN, details of nominees, account numbers, types of accounts, type of relationship with Bank, credit ratings, litigation, claims, financial information, physical, physiological and mental health condition, medical records and history, Biometric information, any detail relating to the above clauses as provided to Bank for providing service, and any of the information received by Bank for processing, stored or processed under lawful contract or otherwise and other information that may directly or indirectly identify a particular Customer.
- Any information that is freely available or accessible in public domain or required to be furnished under the Right to Information Act, 2005 or under any other law for the time being in the force shall not be regarded as Personal information for the purpose of this policy.
- “Processing “ means any operation or a set of operations whether carried out by automatic means or not that relates to o The organization , collation ,storage , updating , modification , alteration or use of personal data o The merging , linking , blocking , degradation , erasure or destruction of personal data
- “Privacy” means confidentiality of the Personal Information of the Customer of the Bank.
- “Sensitive Personal Information” – As defined under the IT Act 2000 and rules made there under.

Collection of Personal Information

- The Bank shall collect Personal Information, as may be required in the normal course of business and permitted by laws and regulations.
- If the Bank collects other Personal Information, in order to provide better services, the same also shall be classified as “Personal Information” as defined in this policy.
- The Bank shall obtain consent (express or implied) in writing through letter or fax or email from Customer, regarding his knowledge about the purpose of usage of and transfer of information by the bank before collecting such Information.
- Personal Information shall not be collected unless it is necessary or collected for a lawful purpose or connected with a function or activity or business of the Bank.
- The Bank may also collect information relating to – o Visits to bank website, but not limited to traffic data, location data, web logs, etc. o Information from third parties such as employers , joint account holders , credit rating agencies , fraud prevention agencies , etc o Computer used by the Customer, including IP address, operating system and browser type, for system administration and share the same with third parties. This is statistical data and may not identify any individual. o The Customer’s general internet usage by using a “cookie file” which is stored on the hard drive of the Customer’s computer. This data also may not identify any individual.
- Following precautions shall be taken while collecting Personal Information to ensure that the Customer understands:

- o That Personal Information is being collected
- o The purpose for which the information is being collected.
- o Relevant details like the name of the person collecting information on behalf of the Bank and the manner in which this information shall be retained.
- o While collecting Personal Information, the Customers shall be given an option to decline providing Personal Information. However, in such cases the Customers shall be clearly informed that they shall not be entitled to certain services or products for which such Personal Information is required.
- If the Customer provides Personal Information initially and later decides to withdraw the Personal Information, it shall be clearly informed to such Customer that though the Bank shall return the Personal Information, certain services or products for which such Personal Information was required shall be discontinued.
- Personal Information shall not be retained for period which is longer than the required for the purpose for which it was collected.

Storing of Personal Information

- Once Personal Information is collected from the Customers, it is the responsibility of The Bank to store it in a secure environment.
- Personal information is stored on secure servers. Where the Customer has been given a user name, Password / Pin Number , which enables Customer to access some services of the bank , the Customer shall be responsible for keeping this user name, password/ Pin number confidential.
- In the event of information security breach, The Bank shall be in a position to demonstrate that information security is implemented as per the documented information security policies. To meet this objective, appropriate record of the implementation of Information Security controls should be maintained in such a manner that it would be acceptable as evidence.
- If the Personal Information is available in physical document form, it shall be kept in protected environment such as physical security system, cupboards, fireproof cabinets, file storing equipment and machines, etc.
- If the Personal Information is available in electronic format it shall be stored within the Bank's environment and software systems, which shall be protected with the help of appropriate access controls, passwords, encryption and/or other such reasonable security measures. Personal Information of Customers shall not to be copied, duplicated, or extracted for any purpose other than for the Bank's operations/legal and/or regulatory requirement.

Modifications to the Personal Information

- The Bank shall provide facility to Customers to review their Personal Information. In case any changes are required such as address, contact details etc., the Bank shall facilitate customers to make those changes, and ensure that necessary supporting documentation is obtained from the Customers for Bank's record.

- The Bank shall ensure that the Customers are clearly informed that the Bank shall not be responsible for the authenticity of the personal information or sensitive personal data or information supplied by the provider of information to The Bank or any other person acting on its' behalf.
- Before collecting Personal Information, the Bank shall ensure that the Customer is duly informed that it is purely in their interest to provide current, accurate, complete and valid Personal Information.
- A copy of Customer's Information shall be made available if requested by the Customer and the Customer is entitled to have any inaccuracies corrected.

Grievances / Complaints

The Nodal Officer for Public Grievances at Head Office shall be the Grievance Officer for Data Privacy related issues, whose name and contact details shall be provided on the Bank's website. The Complaints made to such Grievance Officer shall be redressed expeditiously, as per regulatory guidelines.

Payments, Refunds & Cancellation

Payments: 1.

1. Online Payments can be done using BillDesk Online Payment:

Card payment and Net Banking Payment via BillDesk Payment Gateway can be done at Online Payment link on Make Payment page.

2. Problem with any payment:

Please talk to us on

Phone Numbers :

Toll free Numbers - 1800 233 4526 / 1800 102 2636

Landline Numbers - 020 24480797

Helpdesk Timing : Helpdesk is available 24 x 7 x 365

Refunds & Cancellation:

Refunds / Cancellation initiated will be credited to the account/card from where the transaction had initiated.