

❖ **Terms & Conditions:**

- 1) Transactions 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.
- 2) Customer shall not use Mobile Banking channel for transfer of funds for illegal activities.
- 3) The Customer alone shall be responsible for the safe custody and security of Mobile banking application downloaded on their mobile phones. The customer shall immediately inform the bank about loss of theft of mobile phone for disabling of Mobile Banking Services to prevent unauthorized usage.
- 4) The Customer shall NOT share the Login password and MPIN with anyone including Bank's staff/associates/representatives.
- 5) The customer shall operate within the maximum limit permitted by the bank for Mobile Banking. Bank reserves the right to change transaction limit at any time.
- 6) The Bank shall not be responsible for any loss caused to the customers arising out of usage of Mobile Banking.
- 7) The Bank shall be at liberty to change/modify/add/remove any of the extent terms and conditions governing Mobile Banking.

❖ **Eligibility:**

No.	Type of Account	Constitution	Mode of Operation	Who can Operate
1.	Savings Account	Single	Single	The Account holder
2.	Savings Account	Joint	Either of Survivor	Any of the Account holder authorised by both the account holder jointly. Application to be signed jointly.
3.	Savings Account	Joint	Jointly	NOT permissible
4.	Savings Account	Minor	Single	Minor above the age of 14
5.	Current Account	In the Name of Self - Single	Single	The Account holder
6.	Current Account	In the Name of Firm - Single	Single	The Account holder
7.	Current Account	Partnership Firm	Any one Partner	Any one of the partners authorised by all the partners. The application form for Mobile Banking shall be signed by all the partners.
8.	Current Account	Partnership Firm	Jointly Operated	NOT permissible

❖ **Disclaimer:**

The Customer shall ensure that the Bank's mobile banking application is compatible with his/her mobile phone/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 confidential to prevent unauthorized access/use of his/her mobile banking facility by any third party. Any payment effected by the Bank to a beneficiary based on the information received by the Bank from the Customer's 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 SNC Bank Mobile Banking Services and agree to abide by them. I/We am/are aware that the usage of SNC Bank Mobile Banking is governed by the terms and conditions of Mobile Banking which are available on the website of the Bank www.sarasrurbank.com. I/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 the said terms and conditions by my/our act of accessing the Mobile Services, I/We further to adhere to and comply with all the rules/regulation/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 of 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 consequences arising from any cause beyond the control of the Bank including technology failure, mechanical breakdown, power disruption, error in transmission or information or message from the telecommunication equipment and the 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.

Signature of First Holder	Signature of Second Holder	Signature of Third Holder
---------------------------	----------------------------	---------------------------

Date : _____

Place: _____