

# THE BHAGYODAYA CO-OPERATIVE BANK LTD.

## Terms and Conditions:

1. Transactions initiated through Mobile Banking application are irrevocable Bank shall not entertain any request for revocation of transaction of 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 or 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/associate/representative.
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 extant 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 one of the account holder authorised by both the account holder jointly. With Consent Letter Application to be signed jointly.
3	Savings Account	Joint	Jointly	NOT Permissible
4	Savings Account	Minor	Single	Minor above the age of 14
5	NRE Account	-----	-----	NOT Permissible
6	Basic/Junior Account	Single	Single	The Account holder
7	Current Account	In the name of Self-Single	Single	The Account holder
8	Current Account	In the name of Firm & Single (Proprietorship)	Single	The Account holder
9	Current Account	Partnership Firm	Any One Partner	Any one of the partners authorised by all the partners with consent letter on Letterhead. The application form for Mobile Banking shall be signed by all the Partners.
10	Current Account	Partnership Firm	Jointly Operated	NOT Permissible

## **Linking of Accounts (Provided Customer ID of the primary account holder and "To be linked "account are same)**

No.	Primary Account with Mobile Banking	Account To be linked						
		Savings (Single)	Savings(Joint/E or S)	Savings A/c Jointly	NRE A/c Single	Current A/c(Self & Single)	Current A/c(Firm & Single)	Current A/c(Partner & Joinlly)
1	<b>SB or CA A/c holder</b>	✓	✓ (with consent)	✗	✗	✓	✓	✗

## 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 of loss, if any, caused by downloading of the Mobile Banking Application 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 alone be solely responsible/liable for any loss, claim liability arising therefrom and or incidental thereto.