

Terms and Condition: Mobile Banking

By accepting the terms and conditions on the mobile phone while registering for the facility, the customer:

- a) agrees to use the "GUJARAT GRAMIN BANK-MOBILE BANKING" Services for financial and non-financial transactions offered by Gujarat Gramin Bank from time to time.
- b) authorises the Bank to map all the accounts linked and mobile phone number for the smooth operation of "GUJARAT GRAMIN BANK –MOBILE BANKING" Services offered by Bank.
- c) agrees that I am aware and accepts that "GUJARAT GRAMIN BANK-MOBILE BANKING" Services offered by the Bank will enable me to transact using MPIN/TPIN within the limit prescribed by the Bank and will be deemed as bonafide transaction.
- d) agrees that the transactions originated using the mobile phones are non retractable as these are instantaneous/real time.
- e) understands and explicitly agrees that Bank has the absolute and unfettered right to revise the prescribed ceilings related to transactions as given in Bank's website from time to time which will be binding upon me.
- f) agrees to use the facility on a mobile phone properly and validly registered in my name only with the Mobile Service Provider and undertakes to use the Facility only through mobile number which has been used to register for the Facility.

Others:

- a) The customer has to download the mobile banking application from google play store/window store or i store
- b) The Bank reserves the right to decide what services may be offered. Additions/ deletions to the services offered under the facility are at its sole discretion.
- c) The instructions of the Customer shall be effected only after authentication under his/her mobile number and MPIN or through any other mode of verification as may be stipulated at the discretion of the Bank.
- d) The transactional details will be recorded by the Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.
- e) The Customer hereby authorizes the Bank or its agents to send alerts and promotional messages including the products of the Bank, greetings or any other messages the Bank may consider from time to time.
- f) The Customer understands that the Bank may send rejection or cannot process the request messages for the service request(s) sent by the Customer which could not be executed for any reason.
- g) The Customer expressly authorizes the Bank to carry out all requests/ transactions purporting to have been received from his/ her mobile phone and authenticated with his/ her Login MPIN/TPIN. In the case of payment facilities like fund transfer the customer shall be deemed to have expressly authorised the Bank to make the payment when a request is received from him/ her.
- h) It is the responsibility of the Customer to advise the Bank of any change in his mobile number or loss/ theft of mobile phone by adopting the procedure laid down by the Bank for the purpose

Date: _____

Signature of the account holder(s)