

Terms & Conditions

1. Definitions :

"**Bank**" refers to the Vasai Janata Sahakari Bank Ltd, registered under the Maharashtra Co-operative Societies Act, 1960 and [licensed] as a bank under the Banking Regulation Act, 1949 and having its registered office at Administrative Office : "Mrudgandh" Azad Road, Parnaka, Vasai (West), Dist : Palghar- 401201.

"**Authorized User**" means the Account Holder/s availing the facility of Phone & Mobile Banking on demand from a branch of the Bank where the account holder/s is maintaining an account/s. Such an account for which the facility is sought is called the "**Designated Account/s**".

"**Facility**" shall mean mobile banking facility which provides the Authorised Users, services such as information relating to Account(s), details about transactions and such other services as may be provided on the Phone & Mobile Phone Number by Bank from time to time. These facilities are the part and parcel of the "Delivery Channels".

"**Mobile Phone**" means the mobile phone or such other communication device which is used to access the Facility.

"**Mobile Phone Number**" shall mean the number specified by the User on the Form provided by Bank or otherwise for the purpose of availing the Facility.

"**Customer ID**" & "**PIN**" are deemed to include a Unique Customer ID and Personal Identification Number of the user under these terms.

"**Transaction Password**" means the account holder/s unique number for executing the request under this Facility. The Customer's account/s will require this password when he / they opts for general enquiry.

"**Base Branch**" is the first Branch issuing the TPIN.

"**Unclear Balance**" means the amount of cheque/s deposited in the account but not realised.

"**Balance**" means the balance in the account at the time of enquiry/executing the request.

"**CR**" means Credit Balance.

"**DR**" means the Debit balance.

2. **The Mobile Banking** facility is available only for one Mobile/cell number per account. The Authorized User may register one Mobile for all the accounts maintained by the Authorized User. The Bank may however at its discretion make the said facility available only for one account.
3. In the event of the Mobile/Cell being misplaced or lost, the Authorized User undertakes to inform the Bank immediately about the same in writing, to enable the Bank to withhold / discontinue the said facility. The Bank shall not be held responsible /liable for any loss, cost, expenses etc. suffered or incurred by the Authorized User by reason of availing the said facility and/or by reason of misuse of the said facility and/or by reason of the mobile phone being misplaced/lost.
4. Facility cannot be claimed as a matter of right. The Bank reserves the right to refuse/withdraw the facility without ascribing any reason. The Bank is in its absolute discretion may prescribe or levy service charges/fee in future under intimation to the Authorized User. The Authorized User will have the option to continue the service with the fee/charges levied or discontinue the Facility.
5. The Facility is available only for individual/joint account with the mode of operation as "either or survivor", "anyone or survivor" and to proprietary concerns. The Bank at its discretion may add provide the said facility to other categories of account holders.
6. All request for balance details or otherwise received from the Authorized User relating to Facility will be lodged at the base Branch where the Authorized User is maintaining the designated account(s). The Authorized User will be responsible for all the request executed through the Facility and such transactions will be construed by the Bank to have emanated from the registered Authorized User and will be binding on him.
7. The Facility is available only in respect of Saving, Current, Cash Credit and Overdraft accounts.
8. The mandate issued at the time of opening the account or at any time thereafter shall continue and shall not stand altered by reason of the said service being provided to the Authorized User.
9. The Authorized User shall be solely liable and responsible for wrong/incorrect information provided. The Bank at its discretion may withdraw the said facility for any incorrect / wrong information provided besides being entitled for any other action as deemed fit.
10. Any dispute between the Authorized User & the Bank is subject to the jurisdiction of the Court in Vasai, Palghar or Thane District.
11. The Authorized User desiring to discontinue the said facility shall be required to give **three days written notice to the Bank** of his/their intention to discontinue the facility.
12. It shall be the endeavor of the Bank to make the facility available round the clock. However the Bank shall not be responsible and/or liable for any failure of whatsoever nature to the Authorized User and/or third parties for any failure to provide the said facility. The Bank shall not be responsible and/or liable for any direct, consequential or indirect loss or damage suffered or incurred, arising from or related to use of Facility to the Authorized User and/or any third parties.
13. The Bank reserves the right to terminate the Facility if the designated account is conducted not satisfactorily. The Bank reserves the right to discontinue the Facility at any time without giving any notice.
14. In the interest of the Authorized User, the Authorized User is advised to change the PIN at regular intervals.
15. If the Authorized User does not use the Facility continuously for a period of ninety days, the Facility shall be withdrawn at the discretion of the Bank. The Bank on written request of the Account Holder/s shall make the same available to the Authorized User.
16. The Authorized User shall be deemed to have notice of any change in the terms and conditions if displayed on the notice board of any of the branch where the Authorized User has an account or publish on official bank's website.
17. It would be observed that there is a provision to include details [maximum upto 4 A/cs] of other accounts maintained in other branches. The accounts so indicated will all be linked to the same mobile no. and/or phone banking and at the time of usage. The customer has the liberty to operate from any of the accounts listed.

I confirm and undertake that, I have read and understood all the terms and conditions mentioned above.

Signature 1st A/c holder

Signature 2nd A/c holder

Signature 3rd A/c holder

Signature 4th A/c holder

Signature 5th A/c holder

Account No. _____

Regd. Mobile No. _____



Vasai Janata Sahakari Bank Ltd.

Head Office : " Mrudgandh", Azad Road, Parnaka, Vasai (West) , Dist: Palghar, Pin : 401 201.

Phone : 0250 - 2308898, 2308327, Email : ho@vjsbl.com, Web : www.vjsbl.com

(Application linking Joint Bank Account Holders)

LETTER OF AUTHORISATION FOR MOBILE BANKING SERVICE

Dear Sir / Madam,

I/We, _____ (Joint Account Holder)

_____ (Joint Account Holder)

_____ (Joint Account Holder)

_____ (Joint Account Holder)

the undersigned, am / are the joint account holder(s) of Bank SB / CA / CC / OD A/c. No. _____
(the "said account(s)") opened / operating with the Vasai Janata Sahakari Bank Ltd (VJSBL) along with
_____ (name of person operating facility). I/We hereby
authorize Mr./Ms. _____ (name of person operating facility) to
view / access the said account(s) for and on my / our behalf.

The mandate issued at the time of opening the account or at any time thereafter should continue and shall not stand altered by reason of the said service being provided to the Authorized user.

I/We affirm, confirm and undertake that I/we have read and understood the terms and conditions for usage of the Mobile Banking Service of the Vasai Janata Sahakari Bank Ltd and I/We agree to abide by them.

I/We hereby state that should I/We wish to revoke the above authorization, I/We shall duly issue a letter of revocation ("the revocation letter") to the Vasai Janata Sahakari Bank Ltd in this regard. The revocation letter will be valid after 8 days from the date of receipt.

Yours faithfully,

Signature : _____

Signature : _____

Name : _____
(Joint Account Holder)

Name : _____
(Joint Account Holder)

Signature : _____

Signature : _____

Name : _____
(Joint Account Holder)

Name : _____
(Joint Account Holder)