

Terms and Conditions:

- Transaction 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 instantaneous and are incapable of being reversed.
- 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.
- The Customer shall not share the MPin and TPin with anyone including Bank's staff/associate/representative.
- 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.
- The Bank shall not be responsible for any loss caused to the customers arising out of usage of Mobile Banking.
- The Bank shall be at liberty to change/modify/add/remove any of the extant terms and conditions governing Mobile Banking.
- Customers shall not use Mobile Banking channel for-transfer of funds for illegal activities.

Eligibility :

Sr.No.	Account Type	Constitution	Mode of Operation	Who can Operate
1.	Saving Account	Single	Single	Single
2.	Saving Account	Joint	Either or Survivor	Any one account holder authorized by both the account holders jointly 1. Application to be signed jointly.
3.	Saving Account	Joint	Jointly	Not permissible
4.	Saving Account	Minor	Single	Not permissible
5.	Current Account	In the name of (Single)	Single	The Account Holder
6.	Current Account	In the Name of Firm (Proprietor)	Single	The Account Holder
7.	Current Account	Partnership Firm	Any one partner	Any one of the partners authorized by all the partners the application form for Mobile Banking to be signed by all partners.
8.	Current Account	Partnership Firm	Jointly Operated	Not permissible

Linking of accounts (Provided Customer ID of the primary account holder and "to be linked" accounts are same)

Sr.No.	Primary Account with Mobile Banking	Account to be linked					
		Savings (Single)	Savings (Joint / E or S)	Savings Jointly	A/c.	Current A/c. (Self & Single)	Current A/c. (Partner & Jointly)
1.	SB or CA A/c. Holder	✓	(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 or loss, if any, caused by downloading Mobile Banking software on his/her mobile phone. The Customer shall be solely responsible/liable for keeping TPin 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 solely be responsible/liable for any loss, claim, liability arising there from and or incidental thereto.

Declaration :

I/We am/are aware that the usage of the Bank's Mobile Banking services is governed by its terms and conditions. I/We affirm, confirm and undertake that I/We have read and understood the Terms and Conditions for usage of Guardian Souharda Sahakari Bank Niyamita, Bengaluru's Mobile Banking services and agreed to abide by them. All my rights and liabilities shall be governed by the said terms and conditions by my/our act of accessing the Mobile Services, I/We further agree to adhere to and comply with all the rules/regulations/practices prescribed by the telecom authority/regulatory authority/banking authority/Government of India/Local/State Government etc. for mobile banking operations & associated banking services. I/We thereby agree to 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 me/us arising out of any reasons beyond the control of the Bank or if the Bank is unable to receive or execute any of the requests from me/us 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 consequence arising from any cause beyond the control of the Bank including technology failure, mechanical breakdown, power disruption, error in transmission of 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".

Date:			
Place:	Signature of First Account Holder	Signature of Second Account Holder	Signature of Third Account Holder