



DNS BANK

डोंबिवली नागरी सहकारी बँक लि.
(Incorporated in India)

Terms & Conditions :

1. DEFINITIONS: "DNS Bank" refers to the Dombivli Nagari Sahakari Bank Limited, a Scheduled Co-operative Bank 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 "Madhu Kunj", Plot No. P/52, M.I.D.C. Phase II, Kalyan Shill Road, Sonarpada, Dombivli (East), 421204, Dist. Thane, Maharashtra.

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

"Facility" shall mean Phone & Mobile banking facility (which provides the Authorized Users, services such as information relating to Account(s), details about transaction and such other services as may be provided on the Phone & Mobile Phone Number by DNS Bank from time to time.

"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 in the Form provided by DNS 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" and / or "TPIN" means the account holder/s unique number for executing the request under this Facility. The Designated Account/s will require this password when he/they opts for general equity.

"Base Branch" is the Branch where the Designated Account is maintained.

"Uncleared Balance" means the amount of cheque/s deposited in the account but not realized.

"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. PHONE BANKING :

Each Account holder by default will be given a system generated Customer ID and four digit Transaction Password in respect of all the accounts maintained with the DNS Bank on registration as a Authorized User. The TPIN/Transaction Password will be issued to the account holder/s in person or through courier service. It is advisable on the part of the Authorized User to change the Transaction Password to any other four digit number of his choice on his first log in, subsequently for security reason.

3. 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. However, DNS Bank may at its discretion make the said facility available only for one account.

4. TPIN/Transaction Password will be for the Authorized User's personal use, strictly confidential and not transferable. TPIN/Transaction Password should not be disclosed to a third party under any circumstances by the Authorized User. All transactions carried out with the use of the TPIN/Transaction Password will be at the responsibility of the Authorized User and he/she/they will abide by the record of the request as generated. DNS Bank shall no under any circumstances be held responsible for any misuse of the TPIN/Transaction Password.

5. It is noted by the Authorized User that any unauthorized person could access the Phone Banking services on Authorized User's account if he gains access to the Designated Account, TPIN and the Transaction Password. Therefore, the Authorized User should keep such information a closely guarded secret as the facility is extended under the condition that DNS Bank bears no liability or responsibility for any misuse of the facility by an unauthorised person. In case a Authorised User forgets his TPIN/Transaction Password number(s), DNS Bank will regenerate new number(s) on a written request only at the Base Branch.

6. In the event of the Mobile/Cell being misplaced or lost, the Authorized User undertakes to inform DNS Bank immediately about the same in writing, to enable DNS Bank to withhold/discontinue the said Facility. DNS Bank shall not be held responsible/liable for any loss, cost, expensed 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.

7. Facility cannot be claimed as a matter of right. DNS Bank reserves the right to refuse/withdraw the Facility without ascribing any reason. DNS 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 an option to continue the Facility with the fee/charges levied or discontinue the facility.

8. The Facility is available only for individual/joint account with the mode of operation as "either or survivor", "anyone or survivor" and individual as proprietary concern. The DNS Bank at its sole discretion may add/provide the said Facility to other categories of deposit account holders.

9. All request for balance details or otherwise received from the Authorized User relating to Facility will be logged at the Base Branch where the Authorized User is maintaining the Designated Account(s). The Authorized



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User will be responsible for all the requests executed through the Facility and such transactions will be constructed by DNS Bank to have emanated from the registered Authorized User and will be binding on him/her/ them.

10. DNS Bank may at its discretion provide one or more TPIN number/Transaction password to the Authorised User/s in respect of the deposit account/s maintained by him / her/them.

11. The Facility is available only in respect of the Designated Accounts such as Savings Bank, Over Draft and Current Accounts.

12. 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 Facility being provided to the Authorized User.

13. The Authorized User shall be solely liable and responsible for wrong/incorrect information provided. DNS Bank at its discretion may withdraw the said Facility for any incorrect/wrong information provided besides being entitled for any other action as it may deemed fit and proper.

14. Any dispute between the Authorized User & DNS Bank is subject to the jurisdiction of the Courts in Mumbai.

15. The Authorized User desiring to discontinue the said Facility shall be required to give seven days written notice to DNS Bank of his/her/their intention to discontinue the Facility.

16. It shall be the endeavour of DNS Bank to make the Facility available round the clock. However, DNS 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. DNS 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.

17. DNS Bank reserves the right to terminate the Facility if the Designated Account is conducted not satisfactorily. DNS Bank reserves the right to discontinue the Facility at any time without giving any notice.

18. In the interest of the Authorized User, the Authorized User may change the PIN at regular intervals.

19. 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 DNS Bank. However, the DNS Bank on written request of the Authorised User/s shall reinstate the same.

20. It should be noted that if the Authorised User keys in the wrong TPIN/Transaction Password thrice in succession, the Facility will get temporarily blocked. On a written request from Authorised User, a new TPIN Password will be provided by DNS Bank only on personal appearance at the Base Branch and on a written request.

21. 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 or website of the DNS Bank.

DECLARATION:

1. I affirm, confirm and declare that I have read and understood the Terms and Conditions for usage of the Phone Banking and/or Mobile Banking service of the Dombivli Nagari Sahakari Bank Limited and that I am aware of Charges Applicable (if any) for the Mobile Banking Service, and that I agree for myself and/or on behalf of the joint account holders and I will adhere to all the terms and conditions of opening / applying / availing / maintaining / operating (as applicable) for Phone Banking and/or Mobile Banking Service of the Dombivli Nagari Sahakari Bank Limited as may be in force from time to time. I further authorize the Dombivli Nagari Sahakari Bank Limited to debit my Account(s) towards Charges, if any, for Mobile Banking Service.

2. I declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, completed and up-to-date in all respects and I, and other joint account holders have not withheld any information. I understand that certain particulars given by me/us are required by the operational guidelines governing banking companies. I agree and undertake to provide any further information that the Dombivli Nagari Sahakari Bank Ltd. may require from time to time.

3. I agree and understand that I have to complete further applications for specific liability products/services from the Dombivli Nagari Sahakari Bank Ltd. as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application and vice versa, and that the particulars and information set forth herein as well as the documents referred or provided herewith are true, correct, complete and up-to-date in all respects. I undertake to provide further information or change, if any, in such particulars on record on occurrence of such event. I agree and understand that such further applications will require incorporation of the application form number, and/or such details as the Dombivli Nagari Sahakari Bank Ltd. may prescribe, to facilitate data management.