

Terms and conditions - Registration in Mobile Banking

I want to apply for Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru Mobile Banking and link my account(s), to my User ID. I confirm that I am the sole account holder or I am the primary account holder and I have the required mandate from the joint account holder(s) to singly operate the accounts.

I affirm, confirm and undertake that I have read and understood the Terms and Conditions for a particular usage of the Mobile Banking service of Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru , and that I agree on my own behalf, or as the mandate holder on behalf of the joint account holders, and will adhere to all the terms/conditions of opening/ applying/availing/ maintaining/operating (as applicable) for usage of the mobile Banking service of Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru as may be in force from time to time.

I declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete 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 are required by the operational guidelines governing banking companies. I agree and undertake to provide any further information that Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru may require.

I agree and understand that Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru reserve the right to retain the application forms, and the documents provided therewith, including photographs already provided, and will not return the same to me. I authorize Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru or their agent to make references and enquiries which Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru consider necessary in respect of or in relation to information in this application/further applications.

I agree and understand that I have to complete further applications for specific liability products/services from Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru , 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 unless otherwise disclosed in such further forms as prescribed, 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 agree and understand that such further applications will require incorporation of the application form number, and/or such details as Reserve Bank Employees' Cooperative Bank Ltd, Bengaluru may prescribe, to facilitate data management

Terms and conditions – During Fund transfer

- 1) It is the responsibility of the applicant to ensure the correctness of the uploaded information with regard to the name of the beneficiary, IFSC Code of the Recipient / Destination Branch and Account Number of the Beneficiary etc. It is made amply clear that the NEFT/RTGS System works based on the name of the beneficiary, IFSC Code and the Beneficiary's Account Number.
- 2) An acknowledge of receipt of a NEFT / RTGS payment instruction shall not be construed as binding the bank to execute the same, if any of the information provided by the applicant is incorrect and if the same in transmission is rejected due to any mistakes in the uploaded

information. It is also not binding on the part of the Bank to send NEFT / RTGS if there is any disruption of the NEFT / RTGS services due to internal or external factors.

3) NEFT / RTGS requisition must be received before the cutoff time stipulated by the Bank. If application is received after the said cutoff time, transfer of funds shall be affected on the next working day.