



## **Most Important Internet Banking Terms & Conditions (MITC)**

The Customer should read these MITCs carefully before utilizing the Services. The Customer should also read and understand the detailed terms and conditions which are available on the Bharat Bank website at [www.bharatbank.com](http://www.bharatbank.com).

If any request for a service is such that it cannot be given effect to unless it is followed up by requisite documentation on part of the user, the Bank shall not be required to act on the request until it receives such documentation from the User. The User shall ensure that Internet Banking or any related service is not used for any purpose which is illegal, improper or which is not authorised under the Terms.

Notwithstanding anything contained in the Terms, due to the nature of Internet Banking, the Bank shall not be responsible for any loss or damage to the User's data, software, computer, telecommunication or other equipment caused by using the Internet Banking.

The User would be allotted an Internet Banking user-id and secret passwords by the Bank in the first instance. The User will be required to change the password assigned by the Bank on accessing Internet Banking for the first time. As a safety measure, the user shall change the password thereafter as frequently as possible. The user shall not attempt or permit others to attempt accessing the account information stored in the computers of the Bank or an affiliate through any means other than the Internet Banking using the user-id & password provided. The User shall take adequate precautions to maintain secrecy of his user-ID and passwords. Logging in from public computers should be avoided. The User must secure his computer/device from online intruders, Trojans, Worms and Viruses. Equal importance should be given to physical security of the computer/device. (Please read more about online security at <http://bharatbank.com/InternetSecurity.html>)

The Customer shall be fully responsible for any accidental or unauthorized disclosure of the Username, Password, Transaction Password, Security Questions by himself, and/or the Security Code to any other person and shall bear the risks of the Username, Password, Secondary Password, Security Questions, Security Device or Security Code being used by unauthorized persons or for unauthorized purposes.

The Customer hereby understands and acknowledges that certain category of transactions carried out through the Service can only be done to the linked accounts or the accounts pre-registered on the Customers payee list (Counter party/Beneficiary) on Bharat Bank Internet Banking and Bharat Bank shall not be liable in any manner for any delay or failure in transaction due to non-compliance of such pre-requisites by the Customer. The Customer shall confirm compliance of all such pre-requisites for the transactions.

The Customer would be assigned default transaction limits. Customers may request for change in the limit properties & bank may at its discretion assign an appropriate limit structure. Customers who wish to do transactions above the limit are requested to visit the nearest Bharat Bank branch for executing Outward RTGS/NEFT funds transfer.

The Bank reserves the right to charge and recover from user, service charges for providing the Internet banking. The User hereby authorizes the Bank to recover the service charge by debiting one of his/her accounts. The Bank reserves the right to suspend Internet Banking facility until the charges are paid by the customer or for any reason whatsoever without giving notice to the user.

Neither the Bank nor the Affiliates shall be liable for any unauthorised transactions occurring through the Internet Banking and the User hereby fully indemnifies and holds the Bank and the Affiliates harmless against any action, suit, proceeding initiated against it or any loss, cost or damage incurred by it as a result thereof. The Bank shall under no circumstance be held liable to the User if the Internet Banking is not available in the desired manner for reasons including but not limited to natural calamities, legal restraints, faults in the telecommunication network or network failure, hardware failure, scheduled downtimes/unscheduled emergencies or any other reason beyond the control of the Bank. Under no circumstances shall the Bank be liable for any damages whatsoever whether such damages are direct, indirect, incidental consequential and irrespective of whether any claim is based on loss of revenue, interruption of business or any loss of any character or nature whatsoever and whether sustained by the User or by any other person. Illegal or improper use of the Internet Banking shall render the User liable for payment of financial charges as decided by the Bank or will result in suspension of the operations through the Internet Banking. Please read the complete Terms & Conditions on [www.bharatbank.com](http://www.bharatbank.com).