



**“ON LINE SMCB”
MOBILE / NET / MOBILE BANKING REGISTRATION FORM**

To
The Manager
Sardargunj Mercantile Co-operative Bank Ltd.
Anand

Sr. No.

I wish to register as a user of ‘On line SMCB’, SMC Bank’s SMS/Internet/Mobile Banking Service.

Name of Customer : _____

Customer ID No. :

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Mobile Number :

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E-Mail : _____@_____

A/c No.	8	0	2	0	0	1									
A/c No.	8	0	2	0	0	1									
A/c No.	8	0	2	0	0	1									

Free Mobils Alerts :

1. Renewal message: (Yes) (No)
(For FD & Advances)
2. Installment Due : (Yes) (No)
3. Insurance Due : (Yes) (No)
4. Debit Interest: (Yes) (No)

Chargeable Mobile Alerts:

1. A/c Balance Alerts: (Yes) (No)
2. Standing Instructions: (Yes) (No)
3. Debit in A/c Greater than: (1) (10000) (50000)
4. Credit in A/c Greater than: (1) (10000) (50000)
5. Debit Clearing details: (Yes) (No)
6. Credit Clearing Details: (Yes) (No)
7. Return Cheque Details: (Yes) (No)
8. Stock statement due: (Yes) (No)
9. Stop payment confirmation: (Yes) (No)

I hereby agree to subscribe to Banks SMS / Net Banking / mobile banking services on its terms and conditions. I also agree to pay the service charges for use of SMS Banking facility as decided by Bank from time to time. I have no objection to Bank sending promotional, greeting messages and also for sending me alerts other than those opted/listed above. I also understand that SMS Banking is an additional service by Bank but I continue to remain liable for maintaining minimum required balances as well as for fair conduct of my accounts.

Date: _____

Customer’s Signature

Office use Only

User ID: _____

Password Date: _____

Clerk

Officer

Accountant/Manager



ONLINE SMCB **MOBILE / NET BANKING**

Terms of Service (Terms & Conditions): On line SMCB

General Information:

1. You should register for 'On line SMCB' with the Bank for SMS \ Net Banking & Mobile banking Facilities.
2. Paid SMS service charge is applicable for each account separately.
3. SMS Charges for paid services will decide by Bank on time to time is applicable.
4. If you maintain accounts at more than one in Bank, you need to register at each account.
5. Normally On line SMCB services will be open to the customer only after he/she acknowledges the receipt of password.
6. We invite you to visit your account on the site frequently for *transacting business or viewing account balances. If you believe that any information relating to your account has a discrepancy, please bring it to the notice of the Bank by e-mail or letter.
7. In a joint account, all account holders are entitled to register, as users of 'On line SMCB', but transactions would be permitted based on the account operation rights recorded at the Bank. (To begin with the services will be extended only to single or Joint "E or S" accounts only).
8. All accounts at the Bank whether or not listed in the registration form, will be available on the 'On line SMCB'. However the applicant has the option to selectively view the accounts on the 'On line SMCB'.

Security:

1. The Bank where the customer maintains his/her account will assign:
 - a) User-id &
 - b) Password
2. The User-id and Password given by the Bank must be replaced by User Name and Password of customer's choice at the time of first log-on. This is mandatory.
3. Bank will make reasonable use of available technology to ensure security and to prevent unauthorised access to any of these services.
4. You are welcome to access 'On line SMCB' from anywhere anytime. However, as a matter of precaution, customers may avoid using PCs with public access.
5. There is no way to retrieve a password from the system. Therefore if a customer forgets his/her password, he/she must approach the Bank for re-registration.

Bank's terms:

1. All requests received from customers are logged for backend fulfilment and are effective from the time they are recorded at the Bank.
2. Rules and regulations applicable to normal banking transactions in India will be applicable mutatis mutandis for the transactions executed through this site.
3. The 'On line SMCB' service cannot be claimed as a right. The bank may also convert this into a discretionary service anytime.
4. Dispute between the customer and the Bank in this service is subject to the jurisdiction of the courts in the Republic of India and governed by the laws prevailing in India.
5. The Bank reserves the right to modify the services offered or the Terms of Service (Terms & Conditions) of 'On line SMCB'. The changes will be notified to the customers through a notification on the Site.

Customer's obligations:

1. The customer has an obligation to maintain secrecy in regard to Username & Password registered with the Bank. The bank presupposes that login using valid Username and Password is a valid session initiated by none other than the customer.
2. Transaction executed through a valid session will be construed by SMCB to have emanated from the registered customer and will be binding on him/her.
3. The customer will not attempt or permit others to attempt accessing the 'On line SMCB' through any unlawful means.

Do's & Don'ts:

1. The customer should keep his/her User ID and password strictly confidential and should not divulge the same to any other person. Any loss sustained by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and the Bank will not be liable for the same in any manner.
2. The customer is free to choose a password of his/her own for On line SMCB services. As a precaution a password that is generic in nature, guessable or inferable personal data such as name, address, telephone member, driving license, date of birth etc. is best avoided. Similarly it is a good practice to commit the password to memory rather than writing it down somewhere.
3. It may not be safe to leave the computer unattended during a valid session. This might give access to your account information to others.

*after permission given by RBI