

WhatsApp Banking : T& C

1. WhatsApp Banking service is provided by the Bank for customer convenience and is available only to registered customers of the Bank.
2. The customer must register their mobile number with the Bank to use WhatsApp Banking services.
3. By using WhatsApp Banking services, the customer agrees to abide by all terms and conditions prescribed by the Bank from time to time.
4. The Bank may provide services such as balance inquiry, mini statement, cheque status, debit card services, account services, Re-KYC, and other banking facilities through WhatsApp Banking.
5. The customer is responsible for maintaining confidentiality of OTPs, passwords, MPINs, and any banking credentials shared during the transaction process.
6. The customer shall ensure that the registered mobile number and WhatsApp account are secure and not accessible to unauthorized persons.
7. The Bank will never ask for confidential information such as OTP, PIN, CVV, Password, or full debit card details through WhatsApp messages or calls.
8. Any instruction received through the registered WhatsApp number shall be treated as authorized by the customer.
9. The Bank shall not be responsible for any loss arising due to misuse of the customer's mobile handset, SIM card, or WhatsApp account.
10. The Bank shall not be liable for delay, interruption, or non-availability of WhatsApp Banking services due to network issues, system failure, maintenance activity, or any circumstances beyond the Bank's control.
11. The customer agrees that all records of transactions maintained by the Bank shall be conclusive proof of the transactions carried out through WhatsApp Banking.
12. The Bank reserves the right to modify, suspend, discontinue, or withdraw any WhatsApp Banking service without prior notice.
13. The customer shall immediately inform the Bank in case of loss/theft of mobile phone, unauthorized access, or suspicious activity related to WhatsApp Banking.
14. The Bank may send alerts, notifications, promotional messages, or service-related communication through WhatsApp Banking.
15. The customer shall comply with all applicable laws, rules, regulations, and guidelines issued by regulatory authorities including the Reserve Bank of India.
16. The Bank reserves the right to block or terminate WhatsApp Banking services in case of suspected fraud, misuse, or security concerns.
17. Disputes arising out of WhatsApp Banking services shall be subject to the jurisdiction of the courts where the Bank's Head Office is situated.
18. Continued use of WhatsApp Banking services shall constitute acceptance of the revised terms and conditions updated by the Bank from time to time.