

WhatsApp Banking TERMS AND CONDITIONS

TERMS AND CONDITIONS

These terms and conditions ("WhatsApp Terms and Conditions"), as amended from time to time) are applicable to the Customers (defined hereinafter) that avail the Services (defined hereinafter) provided by ESAF Bank Limited ("Bank") on the WhatsApp platform.

These Terms and Conditions will be in addition and not in derogation to the terms and conditions relating to any Account/products/services/facilities held by the Customer/User in the Bank and/or the respective product/s or the service/s provided by the Bank.

Any Services that may be offered to the Customer through the WhatsApp platform is at the discretion of the Bank and/or basis the eligibility criteria of a Customer. In case of inconsistency between the WhatsApp Terms and Conditions and any specific terms and conditions pertaining to a specific variant of the account or any specific service/product/offer, the specific terms and conditions of that particular service/product/offer shall prevail.

1. DEFINITIONS

"Account" refers to the any account maintained by the Customer with the Bank including but not limited to savings and/or current account and/or fixed deposit.

"Account Related Services" shall mean the Services which pertain to information in relation to the Account of the Bank's Customer including but not limited to balance enquiry, statement request which are enabled by the Bank, from time to time, at its sole discretion.

"Registered Bank Number" is the authorized mobile number of the Bank, registered with WhatsApp for the purposes of providing Services herein.

"Customer" shall mean any person holding an Account or any prospective customer who interacts with the Bank on WhatsApp using the Registered Bank Number / or who is availing any services provided by the Bank or who is using the Services provided by the Bank through WhatsApp or Customer having availed any product/service including loan, credit card etc. from the Bank or a third-party product/service availed through the Bank.

"Customer Information" refers to the personal data or information or such other data or information including any sensitive personal data in relation to the Customer such as information in relation to the account balance of the Customer, shared by the Customer or provided to the Customer by the Bank or collected or obtained from the Customer or from WhatsApp or from any such source in the course of the Customer availing the Services hereunder.

"Registered Customer Number" is the mobile number which the Customer has registered with the Bank.

"Device" means a computer, laptop, mobile phone, tablet or any other similar device that enables the Customer to access WhatsApp and use the Services.

"One Way Communication" shall mean the service provided by the Bank to the Customer on WhatsApp where the Bank sends its Customer one-way messages through its Registered Bank Number in the nature of information, alerts, updates, transaction alerts in relation to the Customer's Account and such other communications as the Bank may enable from time to time, at its discretion.

"Privacy Commitment" shall have the meaning as ascribed on the Website.

"User" shall mean a Customer of the Bank or any other person interacting with the Bank on WhatsApp using the Bank Registered Number / using the Services provided by the Bank through WhatsApp.

“**Services**” shall mean the One-Way Communication and Two-Way Communication services provided by the Bank by itself or through any of its service providers, to a Customer on WhatsApp.

“**Two Way Communication**” shall mean the service provided by the Bank to the Customer on WhatsApp where the Customer can communicate with the Bank by sending it messages in the form of making requests, seeking information, asking queries etc. on the Registered Bank Number and where the Bank responds to such messages. However, this service and the Bank’s responses shall be limited only to such queries, information, requests etc. as may be determined by the Bank from time to time, at its sole discretion.

“**Website**” shall mean www.esafbank.com

“**WhatsApp**” is the application provided by WhatsApp Inc. 1601 Willow Road, Menlo Park, California 94025.

“**WhatsApp Guidelines**” shall mean and include the WhatsApp privacy policy (as updated from time to time) and other applicable terms of use, guidelines of WhatsApp, its group companies and any amendments from time to time as more particularly mentioned on WhatsApp’s website www.whatsapp.com/legal or websites of its group companies.

2. INTERPRETATION

- I. All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".
- II. Words importing any gender include the other gender. ‘We/us’, wherever used, refers to Bank and ‘You/yours’, wherever used, refer to the Customer using the WhatsApp for the Services.
- III. Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.
- IV. All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of these WhatsApp Terms and Conditions.
- V. Reference to any law or legislation, regulation, rule shall mean, applicable, constitution, statute, law, rule, regulation, ordinance, judgment, order, decree, authorization, or any published directive, guideline, notice, requirement or governmental restriction, having the force of law in any jurisdiction and will include laws/guidelines, directions as amended from time to time.

3. PURPOSE

WhatsApp platform serves as supplementary medium through which Bank can communicate with its customers and provide Services and further enable certain services as the Bank may decide in its sole discretion.

4. ELIGIBILITY FOR USING THE SERVICES

The Customer hereby agrees and undertakes that he/she shall use the Services only if he/she fulfils the eligibility as given below:

- (i) The Customer has registered his WhatsApp Mobile Number with the Bank.
- (ii) The Customer is an individual and is a major;
- (iii) The Customer is a guardian of a minor;
- (iv) The Customer is of sound mind, solvent and competent to contract;
- (v) The Customer is a resident of India.
- (vi) The Customer is a non-resident Indian (NRI) or Person of Indian origin (PIO) as defined in Foreign Exchange Management Act, 1999 (FEMA).

5. APPLICABILITY OF WHATSAPP TERMS AND CONDITIONS AND AUTHORITY TO THE BANK

- a. These WhatsApp Terms and Conditions form a contract between the Customer and Bank. By applying and opting in for the Services, the Customer acknowledges he has read, understood and accepted that
- (i) the WhatsApp Terms and Conditions applicable to the Customer for availing the Services mentioned herein;
 - (ii) the Privacy Commitment of the Bank applicable to the Customer for availing the Services mentioned herein;
 - (iii) any other Account/product/Service/offer related specific terms and conditions as applicable and WhatsApp Guidelines and other applicable terms and conditions prescribed by WhatsApp for using its platform (including the privacy policy of WhatsApp).
- b. The Customer agrees that the Bank may modify the process for authentication, registration and/or verification of the Customer, for One Way Communication and/or Two-Way Communication, at any time, at its sole discretion.
- c. No act, delay or omission by the Bank shall affect its rights, powers and remedies under these WhatsApp Terms and Conditions and other terms on the Website.

Further, the Customer hereby agrees that the Customer grants express authority to the Bank for carrying out the Services requested by the Customer on WhatsApp on its Registered Bank Number. Provided however that the Bank shall not be required to authenticate the Customer, if any request for the Services comes on WhatsApp to the Registered Bank Number, and in case of a Customer, if the number reflected in the requestor's mobile is a Registered Customer Number, the Bank shall be entitled to presume that it is the Customer itself which is interacting through WhatsApp and in case of any other Customer the Bank shall be entitled to presume that the number reflected in the WhatsApp profile is the Customer's number and it is the Customer itself and not any other person who is interacting with the Bank on the Registered Bank Number. The Bank's own record or log of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes.

6. SERVICES

- a. The Customer agrees and accepts that the Bank reserves the right to provide such Services as the Bank may at its discretion provide from time to time.
- b. The Bank may also inform/update the availability/non-availability of any particular Service, at its sole discretion.
- c. The Customer hereby agrees that the Bank may, at any time, without notice to the Customer, modify, discontinue or make additions/deletions to the Services offered to the Customer including rejecting a Customer's request for not meeting with the eligibility criteria for using the Service(s) as detailed in these WhatsApp Terms and Conditions.
- d. The Customer agrees that he/she shall not hold the Bank responsible for:
 - i. not responding to the queries of/ information sought by the Customer;
 - ii. not providing a response to the satisfaction of the Customer or not processing any request of the Customer;
 - iii. In case a message sent by the Customer is not received at the Bank's end or the message sent by the Customer is not in the format as required by the Bank or does not fall under the Services being offered by the Bank at the time or the Bank does not receive such a message for any reasons including for technical reasons or otherwise or for any reason whatsoever.
- e. Customer agrees and understands that WhatsApp is an additional channel of communication/availing Services and Bank offers the Services through other channels as well.
- f. The Bank will have no liability in case of any fraud or impersonation incidents through WhatsApp. Customer recognizes that WhatsApp is a third-party platform and the Bank has no control over the same.
- g. If the Bank permits any Service in the nature of a financial transaction, the Customer agrees that such a Service shall be subject to statutory/ regulatory limits and/or any limits that may be imposed by the Bank, from time to time, at its sole discretion and the Customer hereby specifically authorizes and consents to debit/credit the Account/s to undertake and complete the Service requested.

7. UNSUBSCRIBE

The Customer may choose/request for de-registration/un-subscription of the Services at any point of time by following the process as may be prescribed by the Bank from time to time. Currently the Bank provides the following channels for un-subscription:

- i. Bank Website: Visit the WhatsApp banking un-subscription section on Bank Website.
- ii. Enter Customer mobile number. Enter the OTP received on Customer registered mobile number and submit.
- iii. Missed Call/ SMS to a specific number as updated on the Website.
- iv. Send 'STOP' keyword on the WhatsApp platform.

However, the Customer agrees that for this to come into effect, it may take such time as may be required by the Bank to stop the services. The Customer agrees that he/she will remain responsible for any requests made/ messages sent to the Bank using the Services prior to the time such cancellation of the Services is effected by the Bank. The Bank will be at liberty to discontinue/suspend/ terminate the Customer's use of the Services at any time without assigning any reason whatsoever. The Bank may also discontinue or suspend or terminate Services/ facilities without prior notice if these WhatsApp Terms and Conditions are breached.

Once we have received the notification that you have unsubscribed, we will no longer process your information for the purpose(s) you originally agreed to and send any further notification/message through WhatsApp, unless legally permissible otherwise.

8. IMPORTANT TERMS

- i. The Customer shall apply to Bank for use of the Services (and/or for any changes to the options available under the Services) in such manner and through such modes as may be specified and made available by Bank from time to time including but not limited to application through forms as prescribed by Bank, and/or infinity, Bank's 24-hour customer care number, SMS if and when made available as permitted modes by Bank for use of the Services through WhatsApp.
- ii. Bank in its sole discretion shall decide the devices, software platforms, versions, networks, methods, and data services that will be supported by the WhatsApp for providing these Services. Any attempts to modify unsupported versions for use in WhatsApp will be treated an unauthorized use and violation ("Unauthorized Use") of these WhatsApp Terms and Conditions. The Services through the WhatsApp shall be suspended with immediate effect if there is Unauthorized Use by the Customer.
- iii. The Customer agrees that the Customer shall be responsible for upgrading any software, hardware and the operating system at his/her own cost from time to time so as to be compatible to continue to avail the Services offered by the Bank. The Bank shall be at liberty to change, vary or upgrade its software, hardware, operating systems, etc from time to time and shall be under no obligation to support the software, hardware, operating systems used by the Customer and that the same shall be the Customer's sole responsibility. Some Services may not work on an outdated platform and hence it is Customer's sole responsibility to ensure timely upgradation of WhatsApp.
- iv. By subscribing to Services on WhatsApp, the Customer agrees to get notifications via WhatsApp including Account information, transaction details, and other services/communications. Customer also agrees to receive notifications including offers, new product features, any other important notification sent by Bank time to time etc on the Registered Customer Number via WhatsApp.
- v. The Customer irrevocably and unconditionally authorizes the Bank to access all his Account/s for effecting banking or other transactions for the Service requests received through the WhatsApp platform and to share the Account/s information with any third parties for the purpose of accepting/ executing such Service requests of the Customer.

- vi. The Customer agrees that any Account related Services including in relation to any card, loan related information/Service etc. (at the discretion of the Bank) shall be provided to the Customers through WhatsApp only to a WhatsApp account associated with the Registered Customer Number.
- vii. The Customer is aware that it may not be possible for the Bank to give detailed information on the Service/functionalities. The responses sent by the Bank on WhatsApp (either for One Way Communication and/or Two Way Communication) are based on a program running at back-end. This program has been developed and regularly enhanced to handle the queries in best possible manner. However, for any answers that the Customer may not find satisfactory, Customer requires further information or for any inaccuracies arising therefrom, the Bank shall not be held responsible. The Customer may call customer care number or email at customercare@esafbank.com or nrihelpdesk@esafbank.com or visit www.esafbank.com in case of any clarifications.
- viii. The Bank reserves the right to seek consent from the Customer on WhatsApp to send updates, offers and other information over WhatsApp. The response/consent provided by the Customer will be stored and utilized for further processing/offering by the Bank.
- ix. The Customer agrees that Bank and / or group companies may hold and process the Customers personal information concerning the Account/s or otherwise in connection with the Services as well as for analysis, credit scoring for the purpose of offering any products and/ or Services. The Customer agrees and consents that the Bank may collect, store, use and/or disclose Customer personal data for the Services as detailed on our website. The Customer also agrees that the Bank may further disclose, in strict confidence, to other institutions, its service providers, such information as may be reasonably necessary for reasons inclusive of but not limited to the participation in any telecommunication or electronic clearing network, for compliance with applicable law or regulation or orders of courts and tribunals, for credit rating/credit analysis by recognized credit scoring agencies, and for fraud prevention etc. to its group companies, its third party service providers, and such other agents as determined by the Bank to be necessary for continuing to provide its products and/ or Services to the Customer.
- x. All records of Bank generated by the transactions arising out of use of the Services on WhatsApp, including the time of the transaction recorded shall be conclusive proof of the genuineness and accuracy of the transactions.
- xi. Where Bank considers the instructions to be inconsistent or contradictory with any past instructions or any simultaneous instructions provided by Customer to the Bank through other channels provided by the Bank it may seek clarification from the Customer before acting on any instruction of the Customer or act upon any such instruction as it may deem fit. Bank shall have the right to suspend the Services if Bank has reason to believe that the Customer's instructions may lead to direct or indirect loss or may require an indemnity from the Customer.
- xii. The Customer accepts that all information /instructions will be transmitted to and /or stored at various locations and be accessed by personnel of Bank (and its affiliates) or its service providers.
- xiii. On the Customer opting in for the Services through the WhatsApp platform, the Bank has the discretion to stop sending these alerts on SMS or any other channel.
- xiv. The Customer is responsible for securing and safeguarding of his/her WhatsApp account linked to the mobile number.
- xv. The Customer understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by third party or otherwise subject to manipulation by third party

or may involve delay in transmission. Bank shall not be responsible or liable to the customer or any third party for the consequences arising out of or in connection with using of this Services.

- xvi. The Customer acknowledges that the Customer is availing the Services at his/her own risk and responsibility and shall not hold the Bank liable for any risks associated with use of the WhatsApp and Services. The Customer understands that mobile phones are vulnerable to the threats and use of WhatsApp and the Services include risks including but not limited to
- a. Access by intruders to the data /information;
 - b. Identity theft;
 - c. Privacy violations;
 - d. Planting of stealth software and viruses;
 - e. Disablement or distortion of operations;
 - f. Interception of the transmission of encrypted data/message etc;
 - g. Password misuse;
 - h. Technology risks.

The Customer shall immediately notify Bank in writing if Customer discovers/ suspects unauthorized access. The Bank shall not be responsible or liable to the Customer or any third party for the consequences arising out of or in connection with using of the Services. The Customer should immediately opt-out of the Services as per the unsubscribe process as detailed in section 7 above.

- xvii. The Customer is aware that using mobile applications involves many uncertain factors and complex software, hardware, systems, etc. which are susceptible to interruptions and dislocations. Bank does not make any representation or warranty that Services on WhatsApp will be available at all times without any interruption and further that Bank shall not be responsible for any variation, reduction or imposition of the terms or the Customer inability to use the mobile application.

- xviii. The Customer is aware that authenticated technologies and strict security measures are required for using mobile applications. Customer undertakes to ensure that the password is not revealed to any third party including Bank officials or any unauthorized person.

- xix. Customer shall be solely responsible for all the communication exchanged between Customer and Bank while logging into this Services.

Under no circumstances shall Bank, or its officials, employees, be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this Services or for receipt of any answer provided by Bank program running at the back-end.

- xx. The Customer shall not reproduce, copy, or redistribute for commercial purposes any materials or design elements of this Services.

- xxi. The Customer shall ensure appropriate data network connection. Receipt of messages by Customer shall be subject to the data network connection and Bank shall not be held responsible for any delay or non-receipt of the responses at WhatsApp.

- xxii. The Customer shall not submit or transmit any content through WhatsApp that is:
- a. Obscene, Vulgar, or Pornographic, immoral, illegal, illicit, unethical etc.
 - b. Encourages the commission of a crime or violation of any law.
 - c. Violates any law in India and/or the jurisdiction in which customer resides.
 - d. Infringes the intellectual or copyrights of the Bank or a third party.
 - e. Constitute confidential information and/or personal or sensitive information/data belonging to the Customer or any third person.

Bank reserves the right to remove or otherwise delete any content or submissions made by the Customer that violates the rules or which are inappropriate, as per Bank's sole discretion, without any liability or giving notice to the Customer/user.

- xxiii. All instructions for availing the Services under the WhatsApp shall be provided through the Registered Customer Number in the manner indicated by the Bank. The Customer is also responsible for the accuracy and authenticity of the instructions provided to the Bank and the same shall be considered to be sufficient for availing of the Services via WhatsApp. The alerts would be sent on the mobile phone number, last registered with the Bank.
- xxiv. The Customer agrees that if he/she notices any error in any information supplied to the Customer by the use of any of the Services, the Customer shall inform the Bank of the same, as soon as possible. The Bank will endeavour to correct the error promptly. The Customer agrees that all outputs of statements that may appear on WhatsApp, upon making a request to that effect, are information extracted from a computerized back up system maintained by the Bank and may not be continuously be updated in real time. The Bank shall provide the information as may be last updated on the systems of the Bank. While the Bank will take all reasonable steps to ensure the accuracy of the statement, the Bank is not liable for any error and the Customer shall not hold the Bank responsible for any loss incurred or action taken by the Customer by relying on such information.
- xxv. It is recommended for Customer who has subscribed to the Services via WhatsApp to delete WhatsApp application when changing their device so as to ensure there is no misuse of the same.
- That all the Services provided to the Customer are subject to applicable law and the rules, regulations, notifications, circulars and guidelines introduced or amended from time to time by the Reserve Bank of India and/or any regulatory/ statutory/ governmental authority.
- xxvi. The Bank has the right to retract the Customer's right to utilize the Services anytime it deems fit without any notice to the Customer.
- xxvii. The Customer agrees that the Registered Bank Number on the WhatsApp cannot be used for grievance redressal or reporting fraud as of now. Bank will have no liability on reporting of such incidents received through WhatsApp. The Customer may call customer care number 1800-103-3723 or email at customercare@esafbank.com or visit www.esafbank.com in case of any clarifications.
- xxviii. By subscribing to the Bank's service on WhatsApp, the Customer/User agrees to get its personal notifications/ alerts/acknowledgements via WhatsApp including portfolio holding, transaction details, value added subscriptions, alerts, notification services etc. The Customer/User also agrees to receive notifications including Account and transaction alert notifications, regulatory updates, personalized offers, new product features etc. on his/her mobile number registered with the Bank via WhatsApp. Further, by registering to bank's service on WhatsApp, the Customer/User authorizes the Bank to send the aforementioned alerts to the Customer/User on WhatsApp and/or SMS at the Bank's sole discretion and the Bank also may stop sending these alerts on SMS or any other channel, at its sole discretion.
- xxix. These WhatsApp Terms and Conditions may be withdrawn, superseded or modified at any time whatsoever, by the Bank without any prior notice.

9. THIRD PARTY

- a. WhatsApp is owned by a third-party unaffiliated with Bank. The Customer shall independently
- b. be guided by the WhatsApp Guidelines including the privacy policies of WhatsApp and the third parties or group companies of WhatsApp. Please be informed that the Bank has no control over WhatsApp Guidelines or any other policies framed by WhatsApp. Bank is not responsible for the privacy or security policies of WhatsApp or these third-party sites or other third-party sites that may be linked to with Bank's social media channels.
- c. The Customer should always review the privacy and security practices and policies of each third-party site you visit, including WhatsApp. The Bank does not endorse and is not responsible for any ads,

content, products, advice, opinions, recommendations or other material of third-party sites that may be promoted via advertising within any social media channels.

- d. The Customer further understands and agree that WhatsApp or any other service provider through which the Bank is providing the Services on WhatsApp may review and monitor, store the contents shared/communicated through the WhatsApp or other service provider(s) and may share the same with third parties.
- e. The Customer agrees that he/she shall :
 - i. Never share privacy-sensitive details via WhatsApp messages/ through the WhatsApp facility.
 - ii. Not to contact us through the WhatsApp channel for complaints, grievances or similar important matters.

10. DISCLAIMER OF LIABILITY

- a. Bank shall not be responsible for any failure on the part of the Customer to utilize the WhatsApp facility due to the Customer not being within the geographical range within which the WhatsApp facility is offered and which forms part of the roaming network of such cellular service provider, providing Services to the Customer availing such roaming facility from the respective cellular service provider. If the Customer has reason to believe that the mobile phone number is / has been allotted to another person and / or there has been an unauthorized transaction in the Account and / or his mobile phone handset is lost, he/she shall immediately inform Bank of the same.
- b. The Customer agrees that Bank shall not be liable if:
 - I. the Customer has breached any of the WhatsApp Terms and Conditions, contained herein; or
 - II. the unauthorized transaction/instruction provided through WhatsApp as a result of any person having control or custody of telecommunications instrument (such as the mobile handset) so that such instrument may be used to give telecommunications instruction without authorization or any other issue/default/error/technological problem in the telecommunication instrument (such as the mobile handset) or duplication of mobile number / SIM of the Customer such as but not limited to SIM card cloning, virus in handset etc.
- c. Bank shall endeavour to provide the Services through WhatsApp on a best effort basis and the Customer shall not hold Bank liable for non-availability of the Service through WhatsApp or non-performance by service providers, if any, engaged by Bank or any loss or damage caused to the Customer as a result of use of the WhatsApp facility for causes which are not attributable to Bank.
- d. Bank shall not be liable in any manner to the Customer in connection with the use of WhatsApp. The Customer agrees that no claim shall be raised against Bank on account of any suspension, interruption, non-availability or malfunctioning of the Service(s) due to any link/mobile/system failure at Bank's end or for any other reason thereof.
- e. Bank shall endeavour to carry out the instructions received from the Customer through WhatsApp promptly, provided that Bank, shall not be responsible for the delay in carrying out such instructions due to any reason whatsoever, including, but not limited to, failure of operational system or any requirement of law or Bank's internal policies.
- f. The Customer accepts that each WhatsApp communication may contain certain account information relating to the Customer. The Customer authorizes Bank to send Account related information, though not specifically requested, if Bank deems that the same is relevant.

- g. Bank shall not be held responsible for the confidentiality, secrecy and security of the personal or Account information being sent through the WhatsApp platform.
- h. The Customer agrees that the access to the Services on WhatsApp shall be only through the Registered Customer Number and any transaction which originates from the same, whether initiated by the Customer or not, shall be deemed to have originated from the Customer.
- i. Under no circumstance, Bank shall be held liable if the Services on WhatsApp facility is not available for reasons including but not limited to natural calamities, epidemic/pandemic, legal restraints, faults in the telecommunication network or network failure, or any other reason beyond the control of Bank.
- j. Bank shall not be liable under any circumstances 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 Customer or by any other person.
- k. Illegal or improper use of the WhatsApp shall render the Customer liable for payment of financial charges as decided by Bank or will result in suspension of the Services on WhatsApp for the Customer.
- l. Bank is in no way liable for any error or omission in the services provided by any cellular or any third-party service provider (whether appointed by Bank in that behalf or otherwise) to the Customer, which may affect the Services on WhatsApp facility.
- m. Bank makes no representation or gives no warranty with respect to the quality of the service provided by any cellular service provider or by WhatsApp or any other service provider enabling Bank to deliver Services through WhatsApp to the Customers.
- n. Bank, does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through WhatsApp. Bank makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the Customer or by any person resulting from or in connection with the WhatsApp.
- o. Without limitation to the other provisions of these WhatsApp Terms and Conditions, Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any cellular service provider and Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, Bank's system or the network of any cellular service provider and/or any third party who provides such services as is necessary to provide the WhatsApp.
- p. Notwithstanding anything to the contrary provided in these WhatsApp Terms and Conditions, Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and a cellular service provider or any third-party service provider or WhatsApp (whether appointed by Bank for such purpose or otherwise) while availing these Services through the WhatsApp platform.
- q. The Customer shall not interfere with or misuse in any manner whatsoever the Services on WhatsApp facility and in the event of any damage due to improper or fraudulent use by the Customer, the Customer shall be liable for damages to Bank or for any losses suffered by the Bank.

- r. The Customer is solely responsible for protecting his/her OTP/debit card PIN/ password or mobile phone number and any other password and/or any other mode of verification as prescribed/ issued by Bank for the use of the Services on WhatsApp facility from time to time without any liability of Bank in this regard. The Customer hereby agrees and accepts that he/she shall at all times be solely responsible for the protection and safe keep of his/her SIM card, device and the applications installed thereon, specifically WhatsApp, login IDs, Customer Information, security details and passwords as mentioned hereinabove and hereby fully agrees that the Bank shall in no manner be liable for any direct or indirect or consequential or other loss arising out of any action or omission because of compromise of the same in any manner whatsoever.
- s. The Customer agrees that the Bank assumes no liability whatsoever in case of any event of such compromise of the Customer's WhatsApp account and the Bank shall not be held responsible for any such event. Further, the Customer agrees and understands that WhatsApp can also be logged on from more than one device at the same time, including by using web log in and the Customer is aware of the risk in this regard while availing the Services such as compromise of Customer Information, breach of security of the Customer's WhatsApp account from a device other than the Customers and the Customer undertakes to be vigilant and careful and takes full responsibility for the security of his/her WhatsApp account. The Bank shall not be responsible or liable to you or any third party for the consequences arising out of or in connection with using of this Service.
- t. Bank will not be liable for:
 - I. any unauthorized use of the customer's OTP/debit card PIN, password or mobile phone number or for any fraudulent, duplicate or erroneous instructions given on the WhatsApp channel;
 - II. acting in good faith on any instructions received by Bank from or on behalf of the Customer in relation to the WhatsApp facility;
 - III. error, default, delay or inability of Bank to act on all or any of the instructions given by the Customer due to any reason;
 - IV. loss of any information/instructions in transmission;
 - V. unauthorized access by any other person to any information /instructions given by the Customer or breach of confidentiality;
- u. Bank may provide any other Services as a part of the WhatsApp facility and Bank shall not be liable for the oversight on part of the Customer to update himself /herself with the addition of Services which have been included in the WhatsApp facility.

11. INDEMNITY

- a. In consideration of Bank providing the Services on WhatsApp, the Customer, at his own expense, agrees to indemnify, defend and hold harmless the Bank, its directors and employees, representatives, agents, customers and/or the affiliates, as the case may be, against all losses, damages, expenses, actions, claims, demands and proceedings whatsoever, that the Bank may incur, sustain, suffer or be put to at any time as a consequence of acting on or omitting or refusing to act on any instructions given by the Customer or otherwise for use of the Services on WhatsApp.
- b. The Customer further specifically agrees to indemnify, defend and hold harmless the Bank and/or its affiliates from any losses occurring as a result of the:
 - I. the Customer permitting any third parties to use the WhatsApp facility.
 - II. the Customer permitting any other person to have access to his mobile phone or as a consequence of leaving the mobile phone unattended or loss of mobile phone and the Bank acting/not acting on any instructions received from the same.
 - III. the Customer having breached the WhatsApp Terms and Conditions.

12. TERMINATION

Bank may, at its discretion, withdraw temporarily or terminate all or any of the Services on WhatsApp, either wholly or in part, at any time without giving prior notice to the Customer. Bank may, without prior notice, suspend or all or any of the Services on WhatsApp at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Services on WhatsApp. Bank may suspend or terminate Services on WhatsApp or any of the Services without prior notice if the Customer has breached these WhatsApp Terms and Conditions or Bank learns of the death, bankruptcy.

13. PROPRIETARY RIGHTS

The Customer acknowledges that the software/ other internet related software which are required for providing the Services or any Intellectual Property Rights of the Bank in the process are the legal property of the Bank/ respective service providers. The permission given by the Bank to avail of the Services to the Customer will/ does not create or convey any rights, title or interest to the Customer or to any person, in the above software or Intellectual Property Rights of the Bank. The Customer agrees that he shall not attempt to modify, translate, disassemble, decompile or reverse engineer such software or create any derivative product based on the software.

14. DISCLOSURE

The Customer hereby expressly authorize and give consent to the Bank to collect, share, exchange, disclose, transfer or part with any of Account information or personal data, contained provided to/ available with the Bank, when the bank considers such disclosure as necessary or expedient, with:

- a. WhatsApp, employees or agents of the Bank, group entities, subsidiaries, branches in any jurisdiction;
- b. Auditors, any agencies/credit bureaus, any court or tribunal or any statutory, regulatory, judicial, governmental or administrative authority Central KYC registry, SEBI Know your client registration agency having jurisdiction over the Bank or its group entities/subsidiaries/branches;
- c. Service providers or any such person with whom the Bank contracts or proposes to contract in relation to the provision of Services in respect of the Account or facilities;

For the purpose: -

- i. of compliance with applicable laws or any order (judicial or otherwise), statutory or regulatory requirement to which the Bank, it's subsidiaries or any it's branches are subject to; or
- ii. of facilitating banking transactions or any of the Services through the WhatsApp platform or otherwise); or disclosures for credit review of any account, assets or service or any credit facilities received/availed/held by the Customer from the Bank (whether singly or jointly or otherwise); or
- iii. for authentication or verification purposes, or
- iv. research or analytical purposes, credit reporting, credit scoring, risk management, anti-money laundering checks, participation in any telecommunication; or
- v. to design financial services and to offer an enhanced, personalized online experience on the Website and third party websites or otherwise.
- vi. for enabling registration/verification/offering of any products or any investments to be made by the Customer with Bank's group companies/other companies.

The Customer understands and agrees that the Bank has deployed processes and technology to prevent unauthorized use or accidental disclosure of the Customer Information or any other data pertaining to the Customer on WhatsApp. The Customer understands and accepts that by using the Services, the Customer Information and any other data of the Customer in relation to the Services may also be stored on the application/ website/webpage and server of WhatsApp, which are outside of the control of the Bank and the Bank cannot guarantee the security of the Customer Information or any other data which is stored on therein. The use of such information and data are governed as per WhatsApp Guidelines. The Customer unconditionally and irrevocably agrees and accepts that the Bank is not responsible for any use or

compromise in such Customer Information/ data outside the control of the Bank and acknowledges that the Customer is providing the Customer information at his own free will and risk.

15. GOVERNING LAW

These WhatsApp Terms and Conditions shall be governed by laws of India. Any dispute or differences arising out of or in connection with the Services available on WhatsApp or any of the Services shall be subject to the exclusive jurisdiction of the Courts located at Thrissur, Kerala. Bank accepts no liability whatsoever, direct or indirect for noncompliance with the laws of any country other than that of India. The mere fact that the Services on WhatsApp can be accessed by a Customer in a country other than India does not imply that the laws of the said country govern these terms and conditions and / or the operations in the account/s/services/offers provided to the customer and / or the use of the Services on WhatsApp.

16. DISCLAIMER

- a. Bank may, at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/ Services provided.
- b. WhatsApp or any other service provider through which we are providing the Services on WhatsApp can/may review and monitor, store the contents (including text, images, videos or other materials) shared/communicated through the WhatsApp platform or other service provider(s) and may share/disclose the same with third parties.
- c. Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and a cellular service provider or any third party service provider or WhatsApp (whether appointed by Bank for such purpose or otherwise) while availing these Services through the WhatsApp and the Customer agrees to directly take up any claim/dispute with respect to the usage of WhatsApp platform directly with WhatsApp.